

CITY OF RIVERBANK

1990-1997 HOUSING ELEMENT OF THE RIVERBANK GENERAL PLAN

SEPTEMBER 1992

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TABLE OF CONTENTS

	HOUSING ELEMENT SUMMARY	PAGE
I.	INTRODUCTION	
	A. Purpose of the Housing Element	
	1. Substantive Requirements	1
	2. Procedural Requirements	1
	3. Relationships to the General Plan	2
	4. State Law Plan Requirements	2
	5. Regional Nature	4
	B. Methodology	4
	C. Public Participation	4
II.	HOUSEHOLD AND EMPLOYMENT CHARACTERISTICS	
	A. Community Profile	5
	B. Population Trends/Growth Rate	5
	C. Population Characteristics	11
	1. Age of Population	11
	2. Gender	11
	3. Ethnic Groups	11
	D. Employment Trends	11
	1. City of Riverbank - Area Profile and Employment	11
	2. Stanislaus County - Area Profile and Employment	17
	3. Unemployment	21
	E. Jobs/Housing Balance	21
III.	HOUSING STOCK CHARACTERISTICS	
	A. Existing Housing Stock	24
	B. Growth of Housing Stock	24
	C. Housing Quality	24
	D. Vacancy Rates	24
	E. Economic Characteristics of Housing	24
	F. Housing Choice	33
	G. Subsidized Housing	36
IV.	HOUSING SUPPLY AND NEEDS	
	A. Local Housing Supply	39
	1. General Plan Policies	39
	2. Estimated Costs to Purchase/Rent Housing	39
	B. Overpayment of Lower Income Households	44
	C. Number of Overcrowded Households	44
	D. Amount of Housing Needing Rehabilitation	44
	E. Special Needs	47
	F. Riverbank Housing Needs	48
	G. Market-Rate Housing Needs	48
	H. Non-Market Rate Housing Needs	51
	I. The Elderly	52
	J. The Disabled/Handicapped	52
	K. Female Household	55
	L. Large Family	57
	M. Farm Workers	57

N.	Emergency Housing/Homeless	65
O.	Agencies Offering Emergency Housing Assistance	67
	1. Salvation Army, Social Service Program	
	2. Stanislaus County Housing Authority	
P.	Persons Requiring Temporary Shelter (Homeless)	67
	1. Emergency and Transitional Shelter Needs	
	2. Agencies Providing Temporary Shelter	
Q.	Agencies Providing Shelter and/or Services and/or Meals	70
	1. Adult Protective Services	
	2. County's General Hospital	
	3. General Assistance/Aid to Families with Dependent Children	
R.	Housing Needs Projection	71
	1. Seven Year Projection of New Construction.	
	2. Regional Housing Need	

V. HOUSING PRODUCTION OPPORTUNITIES

A.	Inventory of Sites	76
B.	Sites for the Development of Mobile Homes/ Manufactured Housing, Mobile Home Parks and Emergency Shelters	80
	1. Mobile Homes (Manufactured Housing)	80
	2. Mobile Home Parks	80
	3. Emergency Shelters	80

VI. HOUSING PRODUCTION CONSTRAINTS

A.	Nongovernmental Constraints	81
	1. Financing Costs	
	2. Construction Costs and Land Prices	83
	3. Housing Costs	83
	4. Consumer Expectation	87
B.	Governmental Constraints	87
	1. Building Codes and Enforcement	87
	2. On- and Off-Site Improvements	87
	3. Fees	88
	4. Processing and Permit Procedures	88
C.	Trends in Housing Production	89

VII. HOUSING DEVELOPMENT ELIGIBLE TO CHANGE TO NON-LOW INCOME UNITS

A.	State Requirements	90
B.	References Used	90

VIII. EVALUATION OF 1985-1990 HOUSING ELEMENT

1.	Effectiveness of Programs	91
2.	Ability to meet Quantified Objectives	91

3.	Adjustments to 1992-1997 Housing Element	91
4.	Housing Unit Accomplishment 1985-1992	91

EVALUATION 93

Goal I -	To provide the opportunity for the opportunity for the construction of new low and moderate income housing units	93
Goal II -	To provide opportunities for the rehabilitation of deteriorating housing units or to construct room additions on homes of inadequate size, and to take direct action to assist in halting the decline of deteriorating neighborhoods	93
Goal III-	To provide the opportunity for low and moderate-income households to obtain rental housing which is priced within their economic means	94
Goal VI -	To provide and maintain essential public services for Riverbank residents at reasonable costs	
	Objective IVA: No action was required	94
Goal V -	To provide opportunities for the development of middle and upper-income housing in Riverbank to achieve a balance of all economic levels in residential development	94
Goal VI -	To provide opportunity for handicapped persons to obtain single-family homes built to meet the needs of those confined to a wheelchair	95

IX. 1992-1997 HOUSING GOALS

A.	Anticipated Housing Accomplishments, 1990-1997	96
B.	Introduction	97
C.	Goals	99

Goal 1.O:	TO PROVIDE FOR THE CITY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS	99
-----------	---	----

Programs

PROGRAM 1.01:	Provide Adequate Sites for Housing, in Particular Rental Housing	99
PROGRAM 1.02:	Development of Sites for Multifamily Housing	102

PROGRAM 1.03:	Provision of Public Services	103
PROGRAM 1.04:	Sites for Special Group Housing	104
PROGRAM 1.05:	Housing for Older Adults	105
PROGRAM 1.06:	Housing for Single Parents With Children	105
Goal 2.0:	ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING	106

Programs

PROGRAM 2.01:	Density Bonuses and Other Incentives	106
PROGRAM 2.02:	Pursue Funding Under State and Federal Programs	107
PROGRAM 2.03:	Tax-Exempt Bond Financing	109
PROGRAM 2.04:	Community Reinvestment Act	110
PROGRAM 2.05:	Permit and Development Fee Reductions	111
PROGRAM 2.06:	Second Units in Single Family Neighborhoods	111
Goal 3.0:	IMPROVE/CONSERVE THE EXISTING SUPPLY OF HOUSING	111

Programs

PROGRAM 3.01:	Inspection Program	112
PROGRAM 3.02:	Code Enforcement and Abatement	112
PROGRAM 3.03:	Rehabilitation of Substandard Dwelling Units	113
PROGRAM 3.04:	Relocation Assistance	113
PROGRAM 3.05:	Housing Demolition Mitigation	114
PROGRAM 3.06:	Maintenance of Housing Condition Data Base	114
PROGRAM 3.07:	Zoning Flexibility for Housing Rehabilitation	115

PROGRAM 3.08:	Preservation of Subsidized Housing Units	115
PROGRAM 3.09:	Manufactured Housing on Single Family Lots	115
PROGRAM 3.10:	Preservation of Mobilehome Parks	116
PROGRAM 3.11:	Homeless Services	116
Goal 4.0:	TO ENSURE EQUAL HOUSING OPPORTUNITY	116

Programs

PROGRAM 4.01:	Fair Housing Program	117
Goal 5.0	TO PROMOTE ENERGY CONSERVATION	117

Programs

PROGRAM 5.01:	Implement State Energy Conservation Standards	117
PROGRAM 5.02:	Site Development Standards	118
PROGRAM 5.03:	Energy Conservation Assistance for Low-Income Households	118
Goal 6:0	TO PROMOTE THE PRESERVATION OF HISTORIC RESIDENCES	118

Programs

PROGRAM 6.01:	Document Historic Resources	119
PROGRAM 6.02:	Preservation of Historic Residences	119

LIST OF FIGURES AND TABLES

FIGURE II-1	Vicinity Map	6
FIGURE II-2	Modesto Metropolitan Statistical Area	7
FIGURE II-3	Jobs by Industry	18
TABLE II-1	Population and Population Growth Rates 1990-1991	8
TABLE II-2	Historical and Projected Household Population - City of Riverbank 1980-2010	9
TABLE II-3	Historical and Projected Population Household Population - Stanislaus County 1980-1990	10
TABLE II-4	Persons In Occupied Units - City of Riverbank 1980-1990	12
TABLE II-5	Selected Age Groups - City of Riverbank 1980-1990	13
TABLE II-6	Persons by Age and Sex - City of Riverbank 1980-1990	14
TABLE II-7	Persons by Race by Hispanic Origin - City of Riverbank 1980-1990	15
TABLE II-8	Race and Ethnicity; 1990 - California, Stanislaus, and Riverbank . .	16
TABLE II-9	Annual Average Wage and Salary Employment - Historical 1986 - FORECAST 1996	19
TABLE II-10	Monthly Employment Rate - Stanislaus County - 1988-1991	22
TABLE III-1	Tenure by Unit Type	25
TABLE III-2	Age of Housing Units - 1980	26
TABLE III-2A	Age of Housing Units - 1981-1992	27
TABLE III-3	Annual Vacancy Rates - 1980-1990	28
TABLE III-4	Detailed Features of Vacancies	29
TABLE III-5	1990 Median Home Values and Rents of Specific Housing Units - Stanislaus County and California 1980-1990	31
TABLE III-6	Median Income (Family of Four)-1990	32
TABLE III-7	Affordable Housing Guidelines By Income Category - 1990	33
TABLE III-8	Financial Characteristics Housing Units - 1980-1990	34
TABLE III-9	1991 Income Limits By Income Category and Size	35
TABLE III-10	LHA Elderly/Handicapped Lease Units By Program in 1985	37
TABLE III-11	LHA Housing Authority Units Managed By Program in 1985	37
TABLE III-12	Local Housing Authority (LHA) Units Leased FY 1984-1985	38
TABLE IV-1	Determination of 1990-1997 Housing Needs -Stanislaus County and Cities	40
TABLE IV-2	Basic Construction Needs 1990-1997 Stanislaus County and Cities	41
TABLE IV-3	State Affordability Guidelines for a Family of Four (1990)	42
TABLE IV-4	Financial Characteristics of Housing Units - 1980-1990 (same as table III-8)	43
TABLE IV-5	Number of Very Low and Lower Income Owner and Rental	

	Households Overpayment for Housing - 1980-1990	45
TABLE IV-6	Persons Per Room In Occupied Housing Units -1980-1990	46
TABLE IV-7	Estimated Yearly Household Increase - Stanislaus County and Cities	50
TABLE IV-8	Population 60 Years of Age and Older - 1980-1990	53
TABLE IV-9	Households with One or More Persons 60 and 65 Years of Age and Older (1980-1990)	54
TABLE IV-10	Physical Disabilities Recorded within Stanislaus County During 1991 - Estimate	56
TABLE IV-11	Persons In Group Quarters - 1990	59
TABLE IV-12	Types of Households - 1990	60
TABLE IV-13	Household Type and Size - 1990	61
TABLE IV-14	Persons in Occupied Units 1980-1990	62
TABLE IV-15	Farm Labor and Migrant Housing - Stanislaus County Housing Authority Inventory - 1992	63
TABLE IV-16	Assumed (1990-1997) Farm Worker Housing Needs - Stanislaus County Housing Authority Inventory - 1992	64
TABLE IV-17	Homeless Persons - 1990	66
TABLE IV-18	Public Housing, Section 8 Housing, and Aftercare Housing - 1992	69
TABLE IV-19	Basic Construction Needs - 1990-1997	72
TABLE IV-20	1990 Projected Housing Construction Needs by Income Category	74
TABLE V-1	Summary Results of Residential Site Availability	77
TABLE V-2	Summary Results of Residential Site Availability by Zone District .	76
TABLE V-3	PAOI -Summary of Residential Units by General Pland and 1992 Zone District	78
TABLE V-4	Sites for Potential Multi-Family Units within the City Limits . .	78-79
TABLE V-5	SAAG's Estimate/City's Estimate for Housing Units 1990-1997 . .	80
TABLE VI-1	New and Existing Home Prices - 1984-1990	82
TABLE VI-2	Medium Home Values and Rents 1990	84
TABLE VI-3	Comparison of Salary Ranges	86
TABLE VIII-1	Housing Units Accomplishment 1985-1992	92
TABLE IX-1	Summary of City Housing Objectives, 1990-1997	96
TABLE IX-2	Housing Units Completed - 1990-1992	101
TABLE IX-3	Regional Housing Units SAAG	102

APPENDIX A	Special State Housing Program (Section I)
APPENDIX B	Available Housing Program (Section I)
APPENDIX C	City of Riverbank Target & Housing Condition Survey - 1990 (Section III)
APPENDIX D	Calculation for Very Low and Lower Income Owner and Rental Households Overpaying for Housing 1980-1990 (Section IV)
APPENDIX E	Housing Needs Report Stanislaus County and Its Cities - Volume III, 1990-1997 (adopted February 13, 1992, Resolution 91-3)
APPENDIX F	Established Goals 1985-1990 (Section VIII)
APPENDIX G	Land Use - Vacant Land Survey
APPENDIX H	Summary of Approaches to Affordable Housing Requirements for New Development
APPENDIX I	Definitions
APPENDIX J	Zoning Districts Summary and Comparison to Land Use Designations
APPENDIX K	Exactions and Processing Fees
APPENDIX L	Processing Time of Various Applications

* NOTE: THE CITY OF RIVERBANK APPENDIX IS BOUNDED UNDER SEPARATE COVER

REFERENCES

1. Housing Needs Report - Stanislaus County and Its Cities - Volume II Revised Edition, 1983-1989.
2. City of Riverbank, State Community Development Block Grant Application, 1990.
3. California Housing Authority Summary of 1984, Department of Housing and Community Development.
4. City of Riverbank General Plan
5. City of Modesto's 1991 Draft Housing Element
6. Stanislaus County 1992 Draft Housing Element

SECTION I
INTRODUCTION

I. INTRODUCTION

A. PURPOSE OF THE HOUSING ELEMENT

The State Legislature has declared that the provision of decent housing in a suitable living environment is of the highest priority (Government Code 65580). The Legislature has determined that local governments are responsible for facilitating improvements and development of housing to meet the housing needs of all economic segments of the community, while considering other fiscal, environmental and community goals set forth in the General Plan. To address these goals, the City's Housing Element represents a five year program to conserve, improve, and develop housing in the community.

1. Substantive Requirements

To meet substantive requirements, the Riverbank 1992-1997 Housing Element contains:

- a. Identification and analysis of existing and projected housing needs for all income levels, including an inventory of resources and constraints.
- b. An inventory of land suitable for residential development including vacant sites, and sites having potential for redevelopment.
- c. Revised housing goals, policies and quantified objectives reflecting an updated housing needs analysis. These will be incorporated into a new schedule of actions to meet the goals and policies of the City's Housing Element during the next seven years (1990 - 1997).

2. Procedural Requirements

The City must consider guidelines adopted by the State Department of Housing and Community Development (HCD) when undertaking revision of the Housing Element. The City will submit a draft of the revised Housing Element to HCD for review at least 45 days prior to formal adoption. The City must amend the draft Housing Element taking into consideration HCD's findings, or make findings as to why the City believes it is in substantial compliance with the law.

3. Relationship to the General Plan

The City Housing Element is one of seven mandated elements of the General Plan. State requirements for the content of the Housing Element are more specific than other parts of the General Plan, and all parts of the General Plan must be internally consistent. Local planning actions involving zoning, subdivision approval and redevelopment, must be consistent with the City's Housing Element.

4. State Law Requirements

The California Legislature adopted requirements in 1980 for the contents of Housing Elements. Among these legislative requirements is the mandate that:

"The Housing Element shall consist of an identification and analysis of existing and projected housing needs and a statement of goals, policies, quantified objectives, and scheduled programs for the preservation, improvement, and development of housing....The Housing Element shall make adequate provisions for the existing and projected needs of all economic segments of the community."

This Housing Element serves two main purposes which are based on the legislative requirements mentioned above. First, it contains information describing the City of Riverbank's residents and their homes in sufficient detail to evaluate current and future housing needs. Second, the Element contains recommended policies and programs aimed at meeting the identified housing needs.

Specifically, the Element must contain:

- (a) An assessment of housing needs and an inventory of resources and constraints relevant to the meeting of these needs, including:
 - 1) Analysis of population and employment trends;
 - 2) Analysis and documentation of household/housing characteristics;
 - 3) Inventory of land suitable for residential development;
 - 4) Analysis of potential and actual government constraints;
 - 5) Analysis of potential and actual non-governmental constraints;
 - 6) Analysis of special housing needs (including homeless needs);
 - 7) Analysis of opportunities for energy conservation; and
 - 8) The preservation or replacement of dwelling units in subsidized housing projects which are affordable to low-income households and which may convert to market-rate rents.

- (b) A statement of the community's goals, quantified objectives, and policies relative to the

maintenance, improvement, and development of housing. The total housing needs identified in (a) may exceed the available resources and the community's ability to satisfy those needs.

(c) A program which sets forth a seven-year schedule of actions the local government is undertaking or intends to undertake to implement the policies and achieve the goals and objectives of the housing element, including:

- 1) Identification of adequate sites that will be made available;
- 2) Assisting in the development of housing affordable to low-income (80% or less of median) and moderate-income (80-120% of median) households;
- 3) Addressing, and where possible, removing governmental constraints;
- 4) Conservation of an improvement in the condition of existing affordable housing stock; and
- 5) Promotion of housing opportunities for all persons (fair housing program).

(d) State Law Relationship to City of Riverbank's Critical Housing Issues

Among the provisions of California Housing Element Law are requirements that:

- 1) The City adopt, as a minimum goal, a share of the projected regional growth in low- and moderate-income households as determined by the council of governments operating within the region (Stanislaus Area Association of Government's (SAAG) for Stanislaus County).
- 2) Financial resources be identified that can make the construction of low- and moderate-income households feasible; and
- 3) Existing housing, affordable to low- and moderate-income households be conserved, especially federally or state subsidized housing that may convert to market-rate housing within the time frame of the housing element.

These requirements of state law address the most critical effects of the public actions that the City is pursuing.

To date, the City has pursued a market-based strategy to meet its residents' housing needs. The City has designated lands for various types of housing at several density levels, including land for multi-family housing which could meet a portion of the low- and moderate-income housing needs. The City does not require developers to construct housing at the maximum allowed density. **Appendix A, Special State Housing Requirements**, contains the established mandated housing incentives and programs. **Appendix B, Available Housing Programs**, list a wide variety of programs. Not all programs will be pursued by the City of Riverbank.

Market decisions made by individual developers determine timing and types of housing

constructed. City of Riverbank cooperates with developers, private and/or non-profit, interested in building affordable housing projects and help them to identify economic incentives and government subsidies. However, the City does not dictate that any particular development contain a specified percentage of low- and moderate-income households.

5. Regional Nature

The provision of adequate housing is a regional problem and the City of Riverbank cannot implement a housing program without recognizing how land use and transportation decisions made by other jurisdictions affect the City's regional share of the area-wide housing needs. Conversely, land use actions taken by the City may have extra-territorial effects which should be recognized. Because of the regional nature of housing needs in the greater Stanislaus area, the City's housing program requires coordination with other agencies.

B. METHODOLOGY

The 1992 Housing Element Update has included updated statistical data reported in the 1980 Census, preliminary 1990 Census data, SAAG's Regional Needs Allocation Report (1990), State Department of Finance data, the Stanislaus County Economic Development Corporation (SCEDCO) and other pertinent housing and technical reports.

C. PUBLIC PARTICIPATION

The Housing Element was prepared by staff of the City Planning Department. It has been reviewed by the Planning Commission, and the City Council. The Housing Element was distributed to other public agencies and interested citizens. The Planning Commission reviewed the Housing Element at public hearing(s). For their comment and needs. The City Council reviewed the Housing Element at public hearing(s). A resolution of adoption of the 1990-1997 Housing Element was approved by the City Council.

SECTION II

HOUSEHOLD AND EMPLOYMENT

CHARACTERISTICS

HOUSEHOLD AND EMPLOMENT CHARACTERISTICS

II. HOUSEHOLD AND EMPLOYMENT CHARACTERISTICS

A. COMMUNITY PROFILE

Riverbank is located in Stanislaus County, northeast of Modesto (See **Figure II-1 and II-2**). From the early 1930's up through the 1950's, Riverbank experienced significant immigration of families from the midwest and Mexico. These newcomers were drawn to the area by the promise of jobs in agricultural and related industries, as well as the possibility of finding low-cost housing.

The City of Riverbank was incorporated in 1922 and consisted of some 340 acres. In 1930 Riverbank had a population of 803 people. From its incorporation in 1922 until 1986 Riverbank was a small, agricultural, service town housing residents who generally worked within the City or nearby.

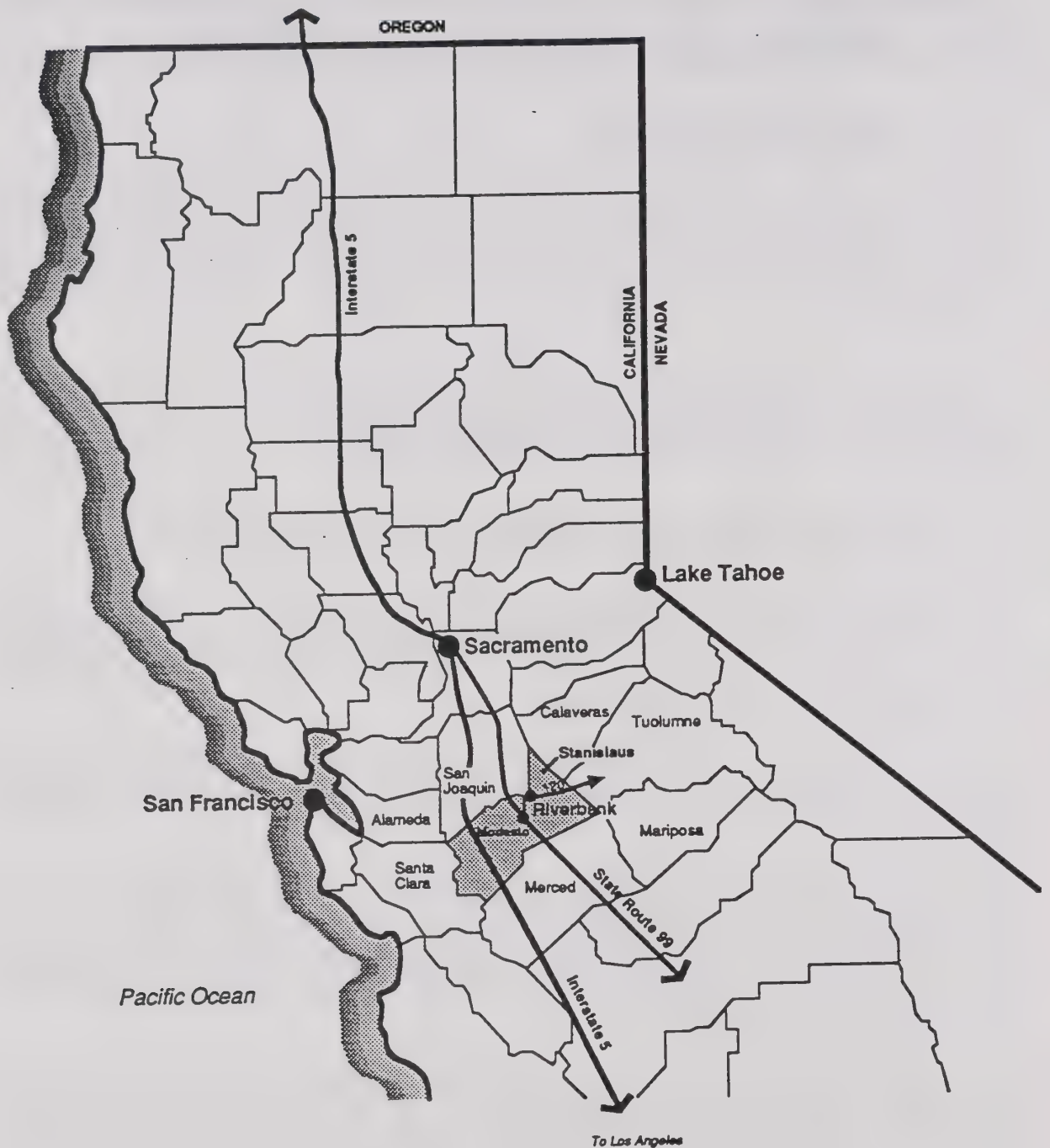
B. POPULATION TRENDS / GROWTH RATE

In 1980 the population in Riverbank was 5,695 according to the U.S. Census. According to the same source, in 1990, the population was 8,547. Based on these numbers the average annual growth rate for the decade is slightly more than 50% (see **Table II-1, Population and Population Growth Rates 1980-1991**).

Beyond 1990, current projections indicate that the City of Riverbank will grow to approximately 18,200 by the year 2010 (see **Table II-2 Historical and Projected Household Population - 1980-2010**).

Stanislaus County has two population growth projections, one by SAAG and the other by the Department of Finance. SAAG's growth projection beyond 1990 up to 2010 is from 363,384 to 700,700 in population. The Department of Finance's growth projection for the same period is 343,300 to 485,400 in population (see **Table II-3 Historical and Projected Household Population - Stanislaus County 1980-2020**).

As seen by **Tables II-2 and II-3** population growth is anticipated. While most Stanislaus County is affected by the Bay Area commuters, Riverbank has not experienced growth from this group. However, with the restrictions on growth (due largely from the lack of sewer capacity) in many Stanislaus communities, currently providing housing, these people will have to look for housing elsewhere. The City of Riverbank has utilized an unrestricted growth policy which allows the market demand to dictate the housing construction and population growth. Sufficient sewer and water facilities are available and the City's facilities are expanded at the projects' expense.



Source: Harland Bartholomew & Associates

City of Riverbank Housing Element

Vicinity Map

Stanislaus County, California



Figure II-1



Source: Annual Planning Information. Employment Development Department, June 1991

City of Riverbank Housing Element Modesto Metropolitan Statistical Area

Stanislaus County, California



Figure II-2

TABLE II-1

POPULATION AND POPULATION GROWTH RATES
City of Riverbank
1980-1991

Year	Population	Annual Population Change	Annual % Population Change
Apr-80	5,695	-	-
Jan-81	5,827	132	2.32%
Jan-82	5,955	128	2.20%
Jan-83	6,120	165	2.77%
Jan-84	6,156	36	.59%
Jan-85	6,474	318	5.17%
Jan-86	6,853	379	5.85%
Jan-87	6,958	105	1.53%
Jan-88	7,374	416	5.98%
Jan-89	7,728	354	4.80%
Jan-90	8,454	726	9.39%
Jan-91	9,473	1,019	12.05%
Apr-90	8,547		
Apr 80 to 90		2852	50.08%

Source: Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates," 1980-1991.

NOTE: The January 1990 and 1991 E-5 Reports are based on the 1990 Census results.
The 1981 to 1989 estimates were printed in May 1990.

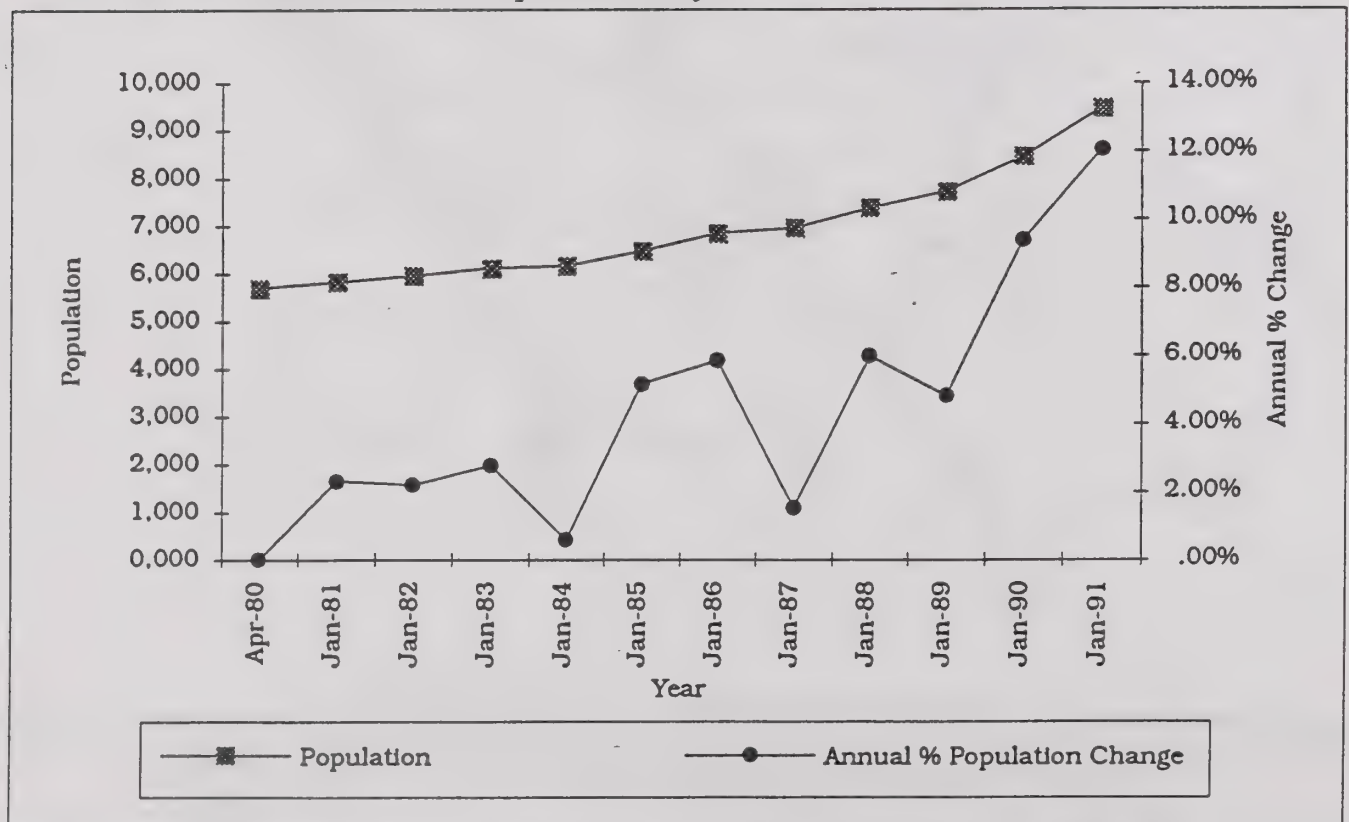


TABLE II -2-

HISTORICAL AND PROJECTED HOUSEHOLD POPULATION
City of Riverbank
1980-2010

Year	Census	SAAG	Department of Finance
1980	5,575		
1985			6,281
1990	8,399	8,000	
2000		14,200	
2010		18,200	

Sources: Census: Bureau of the Census, 1980 and 1990 Summary Tape File 1

SAAG: Stanislaus Area Association of Governments, Stanislaus County

Projections, November 1989

Department of Finance: Stanislaus County Population and Housing
 Estimates (for January 1), Report E-5

TABLE II-3

HISTORICAL AND PROJECTED HOUSEHOLD POPULATION
Stanislaus County
1980-2020

Year	Census	SAAG	Department of Finance
1980	262,727		
1985			300,500
1990	364,663	363,384	343,300
1995			378,300
2000		512,637	413,200
2005			448,900
2010		700,770	485,400
2015			521,700
2020			556,500

Sources: Census: Bureau of the Census, 1980 and 1990 Summary Tape File 1

SAAG: Stanislaus Area Association of Governments, Stanislaus County
 Projections, November 1989

Department of Finance: Household Projections for California Counties:
 1985-2020, Report 89 P-2, February 1989

Household size has increased. In 1980 the average household size was 3.14 persons. By 1990, it has increased to 3.30 persons per household. This change affects the number of housing units needed to house a given population. (See **Table II-4, Persons in Occupied Housing Units 1980-1990**)

C. POPULATION CHARACTERISTICS (AGE AND ETHNICITY)

1. Age of Population

Table II-5, Selected Age Groups 1980-1990, indicates that the age distribution for the City of Riverbank has remained relatively constant over the past ten years. The senior population showed a minor percentage decrease from 13.75% in 1980 to 12.33% in 1990, but raw numbers increased from 783 in 1980 to 1054 in 1990. (See **Table II-6, Persons by Age and Sex**.)

2. Gender

There were more females in 1990 (4,281) than males (4,266). (See **Table II-6**)

3. Ethnic Groups

Table II-7, Person by Race by Hispanic Origin - 1980-1990, indicates that the Hispanic population is by far the largest ethnic group in the City of Riverbank. While the ethnic majority is white (71.14%), the ethnic Hispanic origin is 42.34% (3,519), while not of Hispanic origin is 57.66% (4,928).

By comparison, California is approximately 35% of Hispanic origin, with Stanislaus County being 20.27% of Hispanic origin. (See **Table II-8, Race and Ethnicity - 1990**)

D. Employment Trends

1. City of Riverbank - Area Profile and Employment

In the past two years the closure of Contadina Foods and the Riverbank Cheese Company resulted in the loss of the employment base for the City of Riverbank. Contadina's shutdown resulted in the loss of 500 long-term seasonal jobs and 150 full-time maintenance positions. Losses at the cheese company amounted to 42 jobs, as well as an outlet for local milk products.

Recently another food processing business "Gangi Bros. Packing Company", decided to locate in Riverbank, but will take four to five years to create jobs that will replace those lost by Contadina's closure.

TABLES II-4

**PERSONS PER ROOM IN OCCUPIED HOUSING UNITS
City of Riverbank
1980 and 1990**

Persons Per Room	Number of Occupied Units	% of Units		Number of Occupied Units	% of Units
	1980 Census			1990 Census	
All Occupied Housing Units:					
1.00 or less	1,546	87.20%		2,113	83.12%
1.01 to 1.50	119	6.71%		200	7.87%
1.51 or more	108	6.09%		229	9.01%
1.01 or more	227	12.80%		429	16.88%
City Totals	1,773	100.00%		2,542	100.00%
Owner Occupied Housing Units					
1.00 or less	1,067	88.92%		1,451	85.15%
1.01 to 1.50	74	6.17%		119	6.98%
1.51 or more	59	4.92%		134	7.86%
1.01 or more	133	11.08%		253	14.85%
City Totals	1,200	100.00%		1,704	100.00%
Renter Occupied Housing Units					
1.00 or less	479	83.60%		662	79.00%
1.01 to 1.50	45	7.85%		81	9.67%
1.51 or more	49	8.55%		95	11.34%
1.01 or more	94	16.40%		176	21.00%
City Totals	573	100.00%		838	100.00%

Source: Bureau of the Census, Summary Tape File 1, 1980 and 1990

TABLE II-5

SELECTED AGE GROUPS
City of Riverbank
1980 and 1990

Age Group	1980 Census		1990 Census	
	N	% of City Pop.	N	% of City Pop.
Under 5 years	538	9.45%	843	9.86%
5 to 17	1,359	23.86%	1,997	23.36%
18-64	3,226	56.65%	4,946	57.87%
65 years and over	572	10.04%	761	8.90%
City Population	5,695	100.00%	8,547	100.00%

Source: Bureau of the Census: 1980 and 1990 Summary Tape File 1

SELECTED AGE GROUPS: 1990

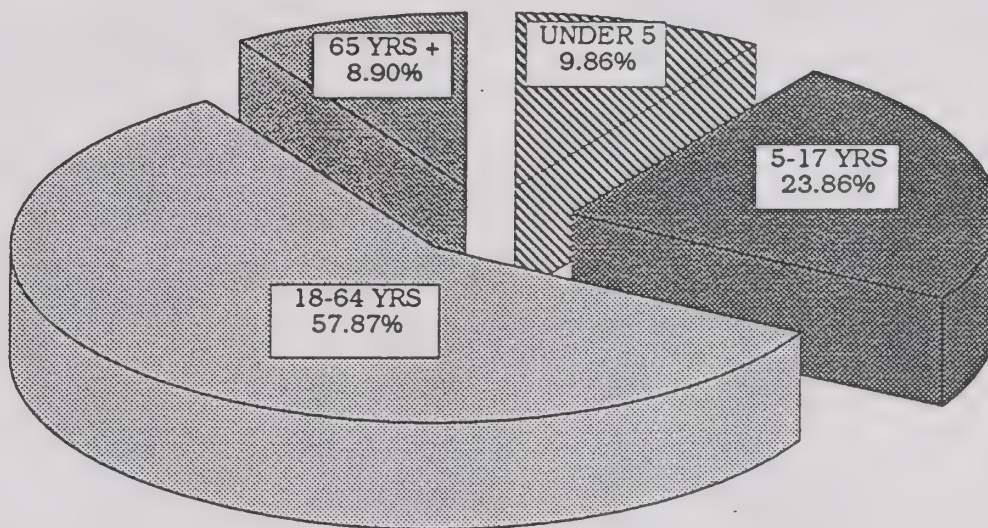


TABLE II-6

PERSONS BY AGE AND SEX
City of Riverbank
1980 and 1990

Age Group	1980 Census			1990 Census	
	Number	% of City Total		Number	% of City Total
Under 5					
Total	538	9.45%		843	9.86%
Male	264	4.64%		436	5.10%
Female	274	4.81%		407	4.76%
5 to 17					
Total	1,359	23.86%		1,997	23.36%
Male	643	11.29%		1,058	12.38%
Female	716	12.57%		939	10.99%
18 to 24					
Total	764	13.42%		884	10.34%
Male	379	6.65%		431	5.04%
Female	385	6.76%		453	5.30%
25 to 34					
Total	860	15.10%		1,536	17.97%
Male	426	7.48%		764	8.94%
Female	434	7.62%		772	9.03%
35 to 44					
Total	622	10.92%		1,132	13.24%
Male	313	5.50%		553	6.47%
Female	309	5.43%		579	6.77%
45 to 54					
Total	495	8.69%		813	9.51%
Male	225	3.95%		421	4.93%
Female	270	4.74%		392	4.59%
55 to 59					
Total	274	4.81%		288	3.37%
Male	138	2.42%		135	1.58%
Female	136	2.39%		153	1.79%
60 to 64					
Total	211	3.71%		293	3.43%
Male	097	1.70%		134	1.57%
Female	114	2.00%		159	1.86%
65+					
Total	572	10.04%		761	8.90%
Male	237	4.16%		334	3.91%
Female	335	5.88%		427	5.00%
CITY TOTAL	5,695	100.00%		8,547	100.00%
Male	2,722	47.80%		4,266	49.91%
Female	2,973	52.20%		4,281	50.09%
Median Age	27.0			28.4	

Source: Bureau of the Census: 1980 and 1990 Summary Tape File 1

TABLE II-7

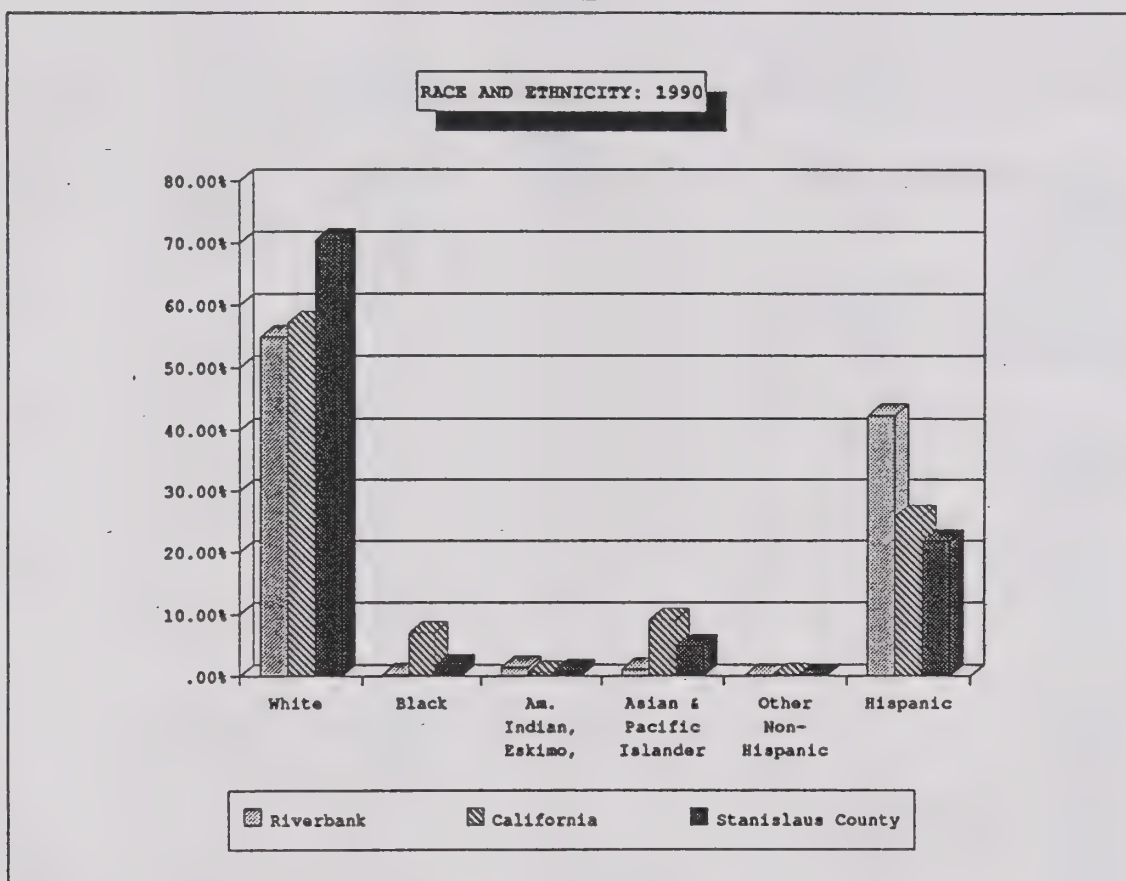
**PERSONS BY RACE BY HISPANIC ORIGIN
CITY OF RIVERBANK
1980 AND 1990**

	1980		1990	
		% of Total		% of Total
Not of Hispanic Origin	3,685	64.71%	4,928	57.66%
White	3,505	61.55%	4,692	54.90%
Black	8	.14%	18	.21%
Am Indian/Eskimo/Aleut*	157	2.76%	120	1.40%
Asian/Pacific Islander			91	1.06%
Other Race	15	.26%	7	.08%
Hispanic Origin	2,010	35.29%	3,619	42.34%
White	964	16.93%	1,388	16.24%
Black	1	.02%	6	.07%
Am Indian/Eskimo/Aleut*	30	.53%	21	.25%
Asian/Pacific Islander			8	.09%
Other Race	1,015	17.82%	2,196	25.69%
RACE				
White	4,469	78.47%	6,080	71.14%
Black	9	.16%	24	.28%
Am.Indian/Eskimo/Aleut	132	2.32%	141	1.65%
Asian/Pacific Islander	55	.97%	99	1.16%
Other	1,030	18.09%	2,203	25.78%
TOTAL	5,695	100.00%	8,547	100.00%

SOURCE: Bureau of the Census, STF 1, 1980 and 1990

*For 1980, includes Asian/Pacific Islander

TABLE II-8



Riverbank is gradually expanding its employment opportunities. Major employers include Silgas Industries, Thunderbolt Wood Treating, Monschein Cabinets, and Dura Built Truss. Construction, trucking, meat deboning, laminating, and health care are other major employers.

Blue Shield's decision to locate in Riverbank provides about 200 new jobs, but of a more highly skilled nature than those in food processing.

The Riverbank Ordinance Plant has cutback due to reduction of military orders.

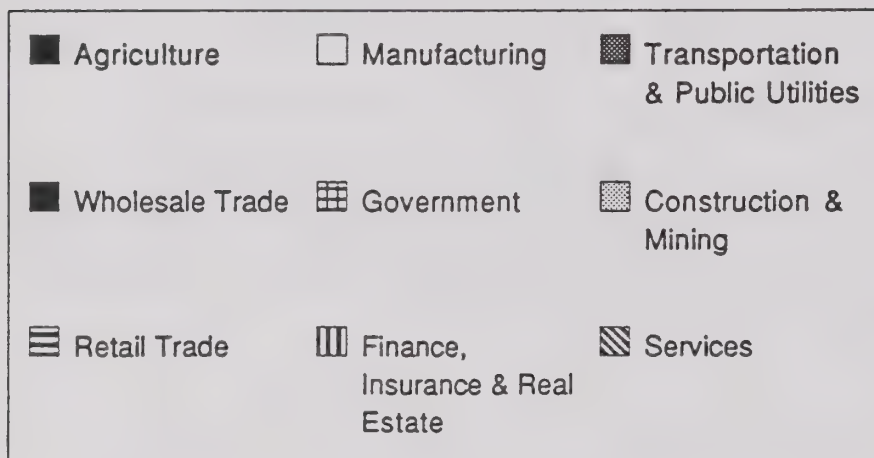
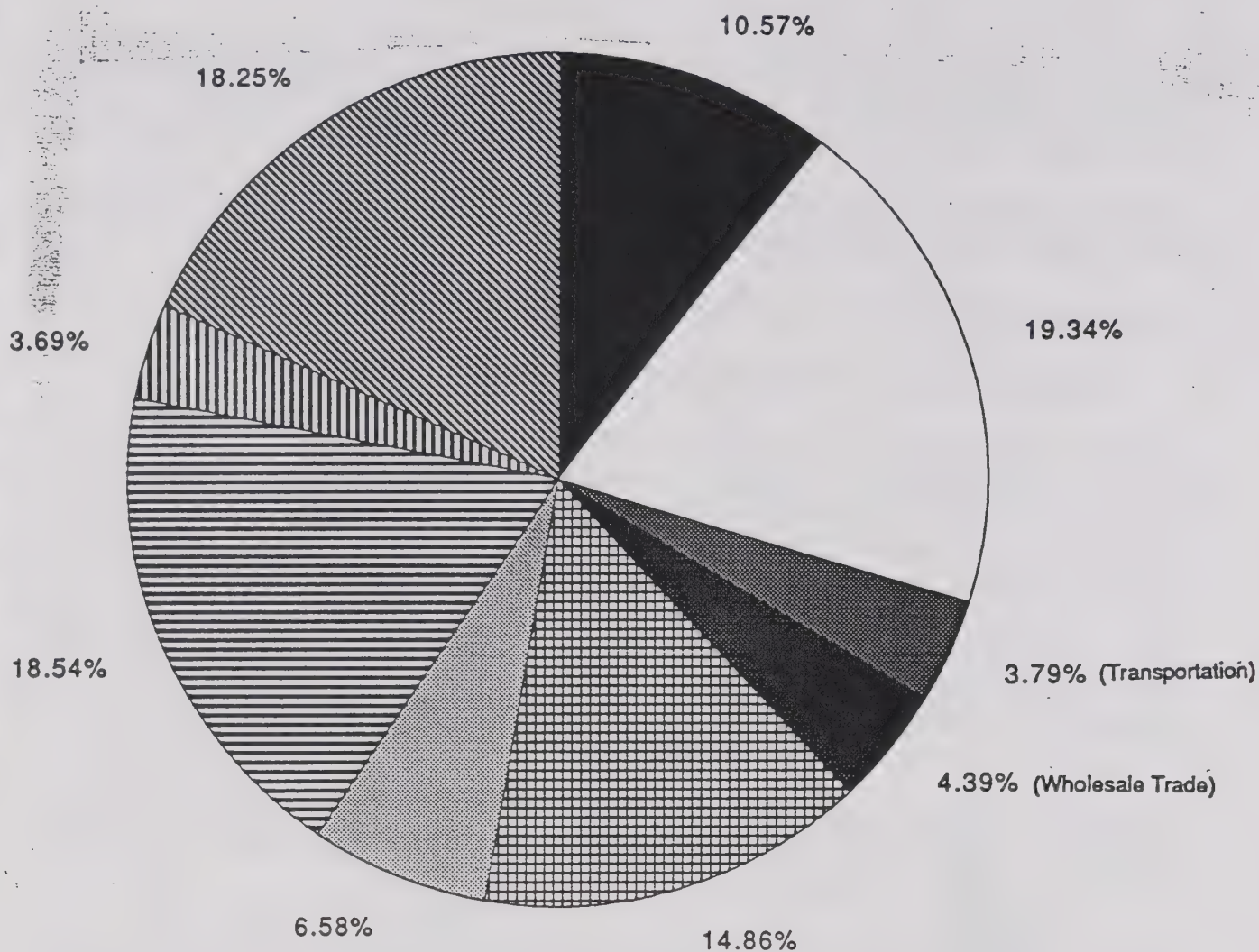
2. Stanislaus County - Area Profile and Employment

Agriculture is the mainstay of Stanislaus County's economy. Despite a slight decline in the agricultural sector during 1982, agriculture remains the fifth largest employer in the County on an annual average basis. Agriculture, however, can be regarded as the most significant economic activity in the unincorporated areas of the County. During the peak harvest season, agriculture provides 20,000 jobs for workers making it temporarily the second largest employer countywide. In 1981, the industry grossed over three-quarters of a billion dollars, ranking Stanislaus County as the ninth largest agricultural county in the state. Agriculturally related industries, food processing, wholesale trade and transportation, also play a central role in the County's economy. Although many jobs in agriculture are seasonal and, therefore cause a fluctuation in employment levels, government, retail trade, and manufacturing tend to stabilize the County's economy.

According to the Statistical Update prepared in July-August 1991 by the Stanislaus County Economic Development Corporation, the civilian labor force included 138,600 employed. Jobs by industry are shown on **Figure II-3, Jobs by Industry**.

According to an Employment Development Department report in June 1991, the Modesto Metropolitan Statistical Area (MSA) (**Table II-9, Annual Average and Salary Employment**) will continue to experience economic expansion during 1989-1996. It is estimated that 21,800 additional wage and salary jobs will be added by 1996 as employment gains in the nonagricultural sector substantially exceed projected losses in agriculture.

Agricultural employment is anticipated to decline by approximately 1,100 jobs during this period as more land become urbanized to support residential, commercial, and industrial growth. Stanislaus County growers are likely to encounter increasing competition for California's water supply as the State continues to wrestle with such issues as: drought, growth, and environmental concerns.



Source: Stanislaus County Economic Development Corporation. Statistical Update, July/August 1991

City of Riverbank Housing Element
Jobs by Industry
1990 Annual Average

Stanislaus County, California

Figure II-3

TABLE II = 9

Annual Average Wage and Salary Employment^{1/}
Historical 1989
Forecast 1996

Modesto Metropolitan Statistical Area (MSA)
(Stanislaus County)

Industry	Historical	Forecasts	Absolute Change
	1989	1996	1989-1996
Total, all industries	130,700	152,500	21,800
Total agriculture, forestry, & fishing	15,300	14,200	-1,100
Total nonagriculture	115,400	138,300	22,900
Nonagricultural goods producing industries	33,800	38,400	4,600
Mining & Construction	8,400	10,000	1,600
Manufacturing	25,400	28,400	3,000
Durable goods	7,100	8,400	1,300
Nondurable goods	18,300	20,000	1,700
Food & kindred products	15,300	16,300	1,000
Other manufacturing	3,000	3,700	700
Nonagricultural service producing industries	81,600	99,900	18,300
Transportation & public utilities	4,700	5,500	800
Wholesale Trade	5,600	6,500	900
Retail Trade	23,800	28,900	5,100
Finance, insurance, & real estate	5,200	6,100	900
Services	23,500	30,800	7,300
Government ^{2/}	18,800	22,100	3,300
Federal	900	900	0
State, Local & Education	17,900	21,200	3,300

March 1990 Benchmark

1/ Employment is reported by place of work and excludes self-employed persons, unpaid family workers, and those involved in labor-management trade disputes. Data contained in this table are based on 1987 Standard Industrial Classifications. Annual average industry detail may not add to totals because of independent rounding.

2/ Includes all civilian government employees regardless of the activities in which they are engaged.

Non-agricultural employment expansion will provide most of the employment opportunities through 1996. Approximately 22,900 wage and salary jobs will be added. Population growth, and the anticipated increase need for goods and services that accompanies residential increases will fuel much of the employment gains. Population expansion is expected to continue as long as the San Joaquin Valley remains an attractive alternative to Bay Area residents seeking affordable housing and other amenities.

Services will provide the greatest amount of jobs in terms of absolute growth, and percentage change. Health, business, personal and hospitality services will provide 7,300 more jobs, an increase of 31.1%.

Retail trade will have the second largest employment gain, adding 5,100 jobs, an increase of 21.4%. Eating and drinking establishments, food stores, and general merchandise businesses will experience the largest increases, as new retail centers will continue to be established to meet the needs of newly established and growing communities.

Government and educational jobs will climb by 17.6% to absorb the growing public service, and educational needs brought on by the anticipated influx of new families.

Continued growth should contribute to vigorous building activity, which is expected to result in an increase of 1,600 jobs in construction and mining. Not all gains will be directly tied to population expansion. New industry and economic diversification are also expected to provide many new jobs.

Finance, insurance and real estate and the wholesale trade divisions will experience modest gains of approximately 900 new jobs. Transportation and public utilities will add 800 jobs, as residential and business growth increases the demand for the services this industry delivers to both business and residents.

Overall, the economic forecast for Stanislaus County is favorable. Despite the slowdown in agriculture, growth will continue in the non-agricultural sector. The result will be a more stable, and diversified economy. Stanislaus county will also continue to be influenced by the growth and economic trends of neighboring counties as new industry and more jobs serve to diversify the larger economy of the northern San Joaquin Valley. This growth will also bring problems that will require greater cooperation between the local governments. Water supplies and air quality are among the major concerns that could pose a threat to future economic prosperity. These will be the toughest issues to be faced as the entire San Joaquin Valley grows.

Manufacturing is expected to increase by 3,000 jobs during the projection period, 1996. Lower operating costs, cheaper land prices, and local economic development efforts will continue to attract new firms to the area, while expansion at existing operations will also create more jobs.

3. Unemployment

The County's unemployment trends can also be a strong indicator of the future economic development in the County. Monthly unemployment trends were relatively stable from 1988 to 1990. A sharp increase in unemployment occurred in 1991. It is projected that in 1992 the unemployment rates will remain relatively stable through June and drop significantly during the peak harvest months of July through October. The unemployment rates will then begin to climb steadily through the month of December. **Table II-10, Monthly Unemployment Rate, Stanislaus County 1988-1991**, illustrates the unemployment trends in Stanislaus County. Unemployment in Stanislaus County has seasonal fluctuations, however, the 1990 average unemployment rate was 11.3%. In April 1991, 25,800 persons were unemployed, 15.7% compared to 12.1% in April 1990.

E. Jobs/Housing Balance

It is desirable, at least theoretically, for a community to have one job for each household within a specific area in order to achieve several commonly held goals such as the following:

- a. A reduction in vehicle miles traveled (for home-work-home trips).
- b. A reduction in air pollution (less travel time).
- c. An improvement to the quality of life (more time for family and recreation).
- d. An increased sense of community.

The ideal ration of jobs to housing units is expressed as 1:1, one job to one housing unit. Recent trends toward two wage earners per family indicate that a ratio of 2:1 might be more appropriate. The statewide ration is 1.23:1

The phenomena of the 1980's housing price escalation brought Bay Area commuters to Stanislaus County, however, most of these households in the moderate or above moderate income level are located within the cities, creating locally unexpected bedroom communities serving the Bay Area.

In order to plan for the provision of housing which matches the financial capabilities of the existing jobs in an area, or to encourage the types of employment opportunities which match skills of the persons who presently reside in the area, it is necessary to collect, quantify and classify this type of information.

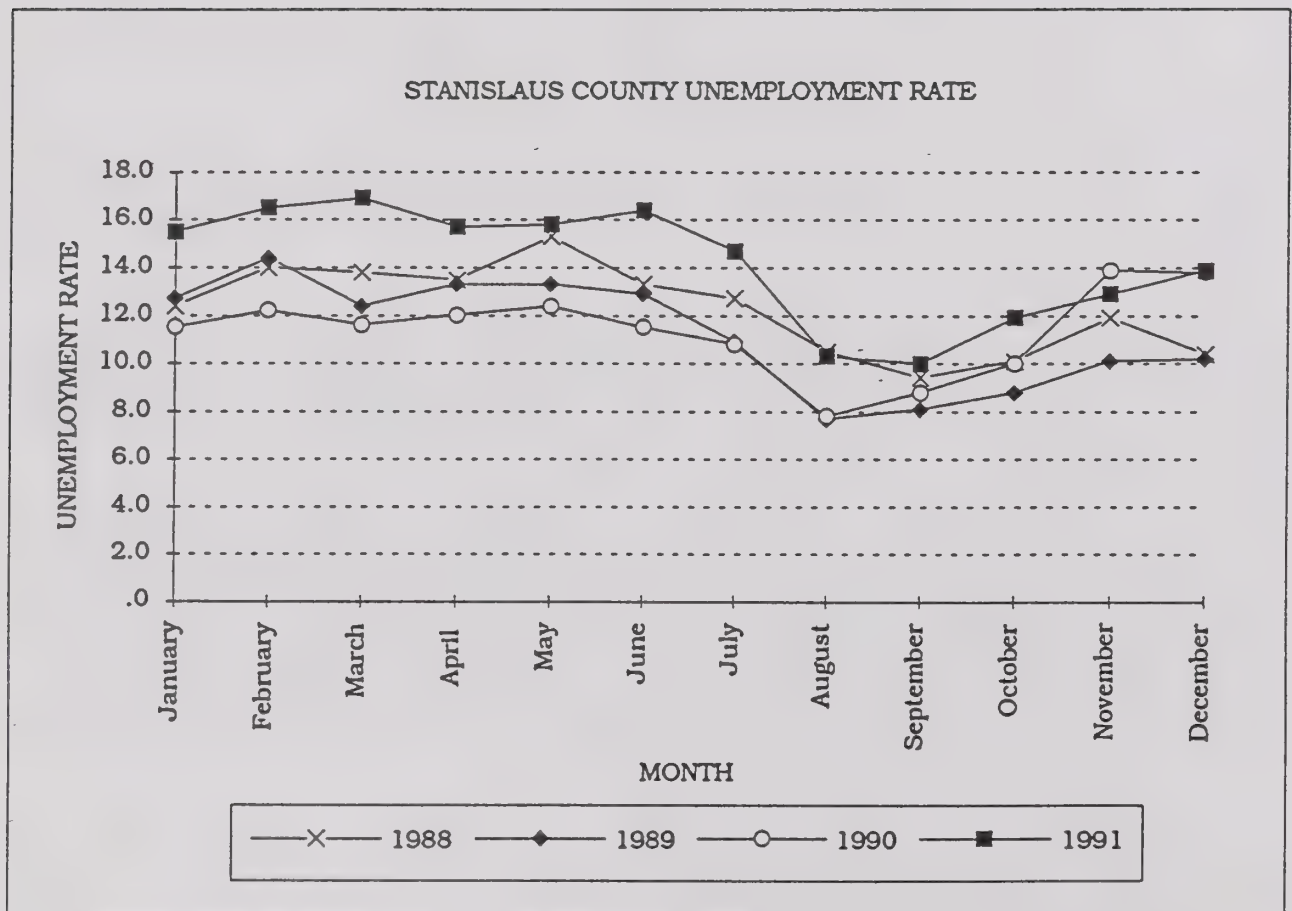
TABLE II-10

MONTHLY UNEMPLOYMENT RATE
Stanislaus County
1988-1991

Month	1988	1989	1990	1991
January	12.4	12.7	11.5	15.5
February	14.0	14.4	12.2	16.5
March	13.8	12.4	11.6	16.9
April	13.5	13.3	12.0	15.7
May	15.3	13.3	12.4	15.8
June	13.3	12.9	11.5	16.4
July	12.7	10.9	10.8	14.7
August	10.5	7.7	7.8	10.3
September	9.4	8.1	8.8	10.0
October	10.1	8.8	10.0	11.9
November	11.9	10.1	13.9	12.9
December	10.4	10.2	13.8	13.9
ANNUAL AVG.	12.3	11.2	11.3	14.2

SOURCE: Employment Development Department

NOTE: The 1987 to 1991 data use March 1990 as a benchmark. The 1991 statistics are unadjusted.



The following analysis is primarily based upon a State employment development report "Annual Planning Information (Modesto MSA), June 1991, Stanislaus County.

In the 1990 Stanislaus labor force peaked in July 172,200 and was at the lowest point in January with 156,200. Total employment ranged from a low of 138,200 in January and a high of 157,300 in August. Stanislaus County had 125,375 housing units. Stanislaus County has a jobs/housing balance which fluctuates with the seasonal employment. The jobs/housing for July 1990 was 1.37:1 and for August 1990 it was 1.25:1. Both peaks reflect a higher job housing balance than that of the State of California.

The City of Riverbank jobs/housing balance cannot be estimated here because the data is not available.

SECTION III
HOUSING STOCK
CHARACTERISTICS

HOUSING STOCK CHARACTERISTICS

III. HOUSING STOCK CHARACTERISTICS

A. EXISTING HOUSING STOCK

The City of Riverbank had 2,647 housing units as of January 1, 1990. Detached single family homes continue to make up the bulk of the City's housing stock (74%). This continues a consistent trend observed over the last decade. Comparison of trends from 1980 to 1990, indicate a significant increase (222%) in the use of mobilehome/trailer for the preferred housing type. Single Family attached, 2 units, 3 to 4 units, and 5 or more units also have increased by 79%. Single Family detached homes reflect a 77% increase. (See **Table III-1, Tenure by Unit Type**).

B. GROWTH OF HOUSING STOCK

The City has experienced substantial growth in housing stock since 1980, adding 725 housing units, which exceeded SAAG's total projected need by 24 units. Growth of housing stock by type of unit is summarized in **Table III-1, Tenure by Unit Type**.

C. HOUSING QUALITY

In March 1990, a housing condition survey was completed by Self Help Enterprises (SHE) for the City of Riverbank. This survey identified that of the existing 2,323 units, 1,362 units were identified as sub-standard. Refer to **Appendix C. City of Riverbank Target Area Survey. Table III-2, Age of Housing Units, 1980**, identifies that 1,349 units are pre-1969.

D. VACANCY RATES

The decreasing vacancy rate for available housing limits choice for both new and existing housing in various price ranges. Vacancy rates have been more critical in lower income single and multiple housing stock. It is difficult for people to find vacancies in lower income housing, and there are long waiting lists for subsidized housing. State Department of Finance (DOF) estimates indicate that the overall vacancy rate for all dwelling units in the City has varied from 7.75% in 1980 to 3.96% in 1990. (See **Table III-3, Annual Vacancy Rates - 1980 to 1990**)

Table III-4, Detailed Features of Vacancies 1990, provides a comparison between Riverbank and Stanislaus County.

E. ECONOMIC CHARACTERISTICS OF HOUSING

Spiraling costs have made housing a problem for much of the workforce, as well as the young and the elderly. Increased costs affect the renter and home buyer alike,

TABLE III-1

TENURE BY UNIT TYPE
City of Riverbank
1980 and 1990

Housing Category	Total Housing Units*	Total Occupied Units	Vacancy (%)	Owner Occupied	% of Total Occupied	Renter Occupied	% of Total Occupied
1980							
SF, Detached	1,515	1,413	6.73%	1,115	62.89%	298	16.81%
SF, Attached	70	70	.00%	14	.79%	56	3.16%
2 Units	58	51	12.07%	0	.00%	51	2.88%
3 or 4 Units	7	7	.00%	0	.00%	7	.39%
5 or More Units	224	187	16.52%	32	1.80%	155	8.74%
Mobile Home/Trailer	48	45	6.25%	39	2.20%	6	.34%
CITY TOTALS	1,922	1,773	7.75%	1,200	67.68%	573	32.32%
1990							
SF, Detached	1,959	1,888	3.62%	1,477	58.10%	411	16.17%
SF, Attached	108	103	4.63%	29	1.14%	74	2.91%
2 Units	134	128	4.48%	7	.28%	121	4.76%
3 or 4 Units	34	32	5.88%	4	.16%	28	1.10%
5 or More Units	173	162	6.36%	3	.12%	159	6.25%
Mobile Home/Trailer	215	208	3.26%	172	6.77%	36	1.42%
Other	24	21	12.50%	12	.47%	9	.35%
CITY TOTALS	2,647	2,542	3.97%	1,704	67.03%	838	32.97%

Sources: Bureau of the Census: 1980 Summary Tape 3 and Department of Finance Report E-5.

Bureau of the Census: 1990 Summary Tape File 1

*Data from the 1980 Summary Tape 3 are estimates based on a sample.

TABLE III-2

TABLE III-2

**AGE OF HOUSING UNITS
CITY OF RIVERBANK
1939 TO 1980**

Year Structure Built	Year Round Housing Units*	% of Total	Occupied Units	% of All Occupied Units	Owner Occupied Units	% of All Owner Occupied Units	Renter Occupied Units	% of All Renter Occupied Units
1979 to March 1980	102	5.31%	75	4.23%	66	5.50%	9	1.57%
1975 to 1978	290	15.09%	263	14.83%	227	18.92%	36	6.28%
1970 to 1974	181	9.42%	181	10.21%	114	9.50%	67	11.69%
1960 to 1969	360	18.73%	333	18.78%	228	19.00%	105	18.32%
1950 to 1959	282	14.67%	264	14.89%	144	12.00%	120	20.94%
1940 to 1949	408	21.23%	387	21.83%	235	19.58%	152	26.53%
1939 or earlier	299	15.56%	270	15.23%	186	15.50%	84	14.66%
TOTAL	1922	100.00%	1773	100.00%	1200	100.00%	573	100.00%

Source: Bureau of the Census: 1980 Summary Tape File 3

*Data are estimates based on sample.

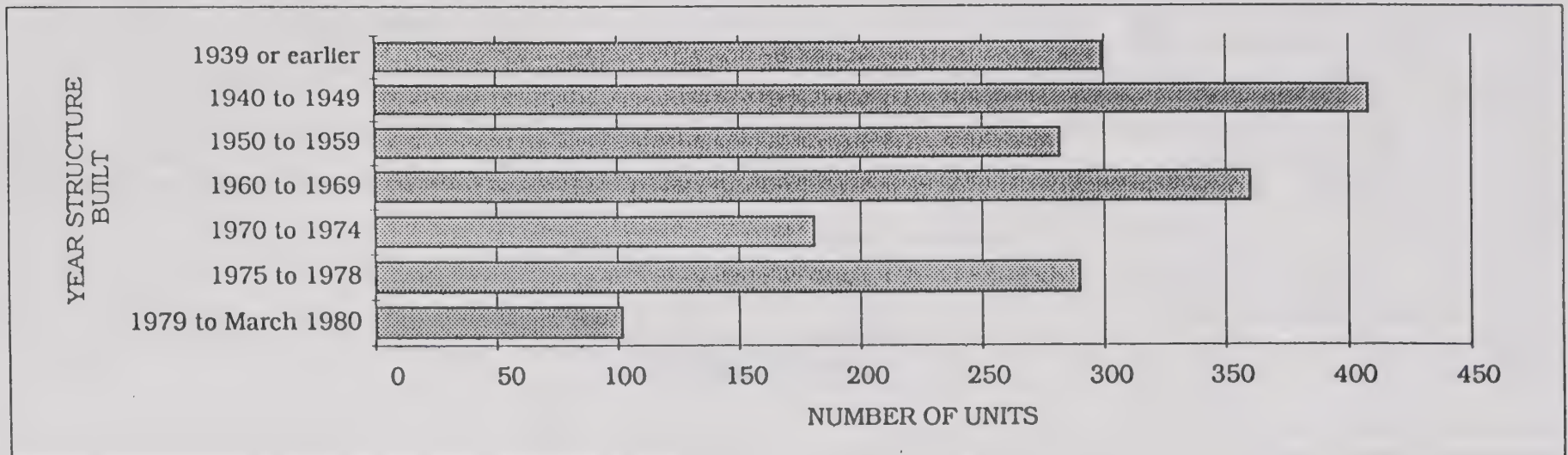


TABLE III-2A
Age of Hosing Units
City of Riverbank
1981 to 1992
1990 Census and Building Department

Y E A R S S T R U C T U R E B U I L T	1981												22 UNITS
	1982												25 UNITS
	1983												116 UNITS
	1984												74 UNITS
	1985												98 UNITS
	1986												136 UNITS
	1987												64 UNITS
	1988												42 UNITS
	1989												172 UNITS
	1990												240 UNITS
	1991												352 UNITS
	1992												428 UNITS
		0	50	100	150	200	250	300	350	400	450	500	

TABLE III-3

ANNUAL VACANCY RATES
City of Riverbank
1980-1991

Year	Total Housing Units	Occupied Housing Units	Number of Vacant Units	% Vacant
Apr-80	1,922	1,773	149	7.75
Jan-81	1,946	1,810	136	6.99
Jan-82	1,978	1,841	137	6.93
Jan-83	1,977	1,863	114	5.77
Jan-84	1,984	1,876	108	5.44
Jan-85	2,046	1,951	95	4.64
Jan-86	2,175	2,095	80	3.68
Jan-87	2,222	2,126	96	4.32
Jan-88	2,341	2,258	83	3.55
Jan-89	2,474	2,389	85	3.44
Jan-90	2,634	2,524	110	4.18
Apr-90	2,647	2,542	105	3.97
Jan-91	2,932	2,816	116	3.96

Sources: Department of Finance: Report E-8090 CITY CALIFORNIA ANNUAL POPULATION AND HOUSING DATA, April 1980 to April 1, 1990.

Department of Finance: Report E-5, "Stanislaus County Population and Housing Estimates," 1991.

TABLE III-4

DETAILED FEATURES OF VACANCIES
City of Riverbank and Stanislaus County
1990

	RIVERBANK		STANISLAUS COUNTY	
VACANT HOUSING UNITS	NUMBER	% OF VACANT UNITS	NUMBER	% OF VACANT UNITS
For Sale Only	21	20.00%	1,742	26.19%
For Rent	18	17.14%	2,469	37.12%
Rented or Sold Not Yet Occupied	16	15.24%	816	12.27%
Held for Seasonal and	3	2.86%	263	3.95%
For Migrant Farmworkers	8	7.62%	228	3.43%
Other Vacant	39	37.14%	1,134	17.05%
Total Vacant	105	100.00%	6,652	100.00%

Source: U.S. Bureau of the Census: 1990 Summary Tape File 1

ultimately affecting the cost and availability of labor for the regions industries due to the decreasing supply of affordable priced housing. This phenomenon is reflected in escalation of median priced homes in Stanislaus County 106% increase over the past decade. In 1980, a median priced home in Stanislaus County cost \$60,100. In 1989, the median price was \$124,300. The 1980 median price for a home in Riverbank was \$44,400, in 1990 the median price was \$94,300 according to the 1990 Census data. **(Table III-5. Median Home Values and Rents of Specific Housing Units, Stanislaus County and California 1980-1990).**

In evaluating housing affordability, households are divided into four income categories relative to the median household income for Stanislaus County. The 1990 median income, as set by the Housing and Urban Development Department (HUD), for Stanislaus County was estimated to be \$32,500 for a family of four. The following illustrates how the four income categories are divided.

Very-Low-Income: Households who earn 50% or less of the median area income.

Low-Income: Households who earn between 50% and 80% of the area median income.

Moderate-Income: Households who earn between 80% and 120% of the area median income. (100% of the area median income for 1990 is \$32,500 for a family of four in Stanislaus County.)

Above Moderate
Income: Above 120% of the County median income.

In 1980, the area median income for a family of four was \$20,429 and in 1990, this figure rose to \$32,500 (**Table III-6, Median Income for a Family of Four, 1990**), a 63 percent increase. Median income limits are adjusted annually by HUD. For 1991, the area median income for a family of four is \$34,500.

TABLE III-5

MEDIAN HOME VALUES AND RENTS OF SPECIFIED HOUSING UNITS
Stanislaus County and California
1980 and 1990

MEDIAN HOME VALUES	1980	% OF STANISLAUS COUNTY MEDIAN	1990	% OF STANISLAUS COUNTY MEDIAN	% CHANGE IN MEDIAN VALUE: 1980-90
CERES	\$58,100	96.67%	\$127,700	102.74%	119.79%
HUGHSON	\$45,800	76.21%	\$ 91,100	73.29%	98.91%
MODESTO	\$64,200	106.82%	\$130,700	105.15%	103.58%
NEWMAN	\$43,600	72.55%	\$ 91,300	73.45%	109.40%
OAKDALE	\$54,000	89.85%	\$108,900	87.61%	101.67%
PATTERSON	\$50,400	83.86%	\$133,500	107.40%	164.88%
RIVERBANK	\$44,400	73.88%	\$ 94,300	75.86%	112.39%
TURLOCK	\$62,000	103.16%	\$123,300	99.20%	98.87%
WATERFORD	\$44,700	74.38%	\$ 90,700	72.97%	102.91%
STANISLAUS COUNTY	\$60,100	100.00%	\$124,300	100.00%	106.82%
CALIFORNIA	\$84,700	140.93%	\$195,500	157.28%	130.81%

SOURCE: U.S. Bureau of the Census, 1980 and 1990 Summary Tape File 1

MEDIAN CONTRACT RENT	1980 CONTRACT RENT	% OF STANISLAUS COUNTY MEDIAN	1990 CONTRACT RENT	% OF STANISLAUS COUNTY MEDIAN	% CHANGE IN MEDIAN RENT: 1980-90
CERES	\$205	98.56%	\$421	100.96%	105.37%
HUGHSON	\$155	74.52%	\$322	77.22%	107.74%
MODESTO	\$232	111.54%	\$448	107.43%	93.10%
NEWMAN	\$141	67.79%	\$300	71.94%	112.77%
OAKDALE	\$198	95.19%	\$395	94.72%	99.49%
PATTERSON	\$134	64.42%	\$278	66.67%	107.46%
RIVERBANK	\$158	75.96%	\$356	85.37%	125.32%
TURLOCK	\$209	100.48%	\$406	97.36%	94.26%
WATERFORD	\$190	91.35%	\$374	89.69%	96.84%
STANISLAUS COUNTY	\$208	100.00%	\$417	100.00%	100.48%
CALIFORNIA	\$253	121.63%	\$561	134.53%	121.74%

SOURCE: U.S. Bureau of the Census, 1980 and 1990 Summary Tape File 1

**TABLE III-6
MEDIAN INCOME (FAMILY OF FOUR)**

Very Low	50% of Median	16,250
Low	80% of Median	26,000
Moderate	100%-120% of Median	32,500
Above Moderate	120% of Median & Above	39,000
Median Income		32,500

In determining housing affordability, HUD guidelines stipulate that a household should not spend more than 30 percent of its gross income on housing needs. Households paying for than 30 percent of their annual income on housing are determined by HUD as needing housing assistance. **Table III-7 Affordable Housing Guidelines** illustrates housing affordability by income category for a family of four.

TABLE III-7
AFFORDABLE HOUSING GUIDELINES
BY INCOME CATEGORY, 1990

Category	Income Range (Family of Four)	Maximum Rent or Mortgage*	Maximum Home Loan
Very Low	up to \$16,250	up to \$406	\$48,750
Low	\$16,250 to \$26,000	\$406 to \$650	\$78,000
Moderate	\$26,000 to \$39,000	\$650 to \$975	\$117,000
Above Moderate	\$39,000	\$975 +	\$117,000 +

Source: HUD 1990 Median Income Limits and City of Modesto Preliminary Housing, Housing Element 1991

*Not to exceed 30% of monthly income

Table III-8, Financial Characteristics of Housing 1980-1990, clearly shows a decrease of very low- and low- housing units in the ownership category and a decrease in rental opportunity for the same income group. Income limits by income category and size are shown in **Table III-9, 1991 Income Limits by Income Category and Size**.

F. HOUSING CHOICE

The availability of a mix of housing types and sizes is an important goal in meeting the varied social and economic needs of residents in the community. Availability of choice affects expanding families that need larger homes, retirees who would like to move from a large home to a smaller one requiring less maintenance, or the first-time buyer who is seeking an initial opportunity to own a modest sized starter home. Choice in housing is constrained by several factors. One factor is increased costs, for example, the median price of a resale home in Riverbank increased 112% between 1980 and 1990. Another factor is the prospect of established homeowners paying increased property taxes (under Proposition 13) if they move and purchase a smaller (or larger) home. A third factor is low vacancy rates, especially in the units for sale market.

In Riverbank, an additional factor was a lack of larger - move up housing stock. The City has traditionally provided more modest sized affordable homes, in comparison to other communities. Almost all single family housing built before 1969 are "starter" homes. In consequence, to move to larger homes, residents had to leave the community. The availability of more affordable housing stock was presumably enhanced, as existing residents in more affordable housing used their equity to purchase move up housing. This create vacancies in the more affordable priced housing market, benefiting lower income and first-time buyers as well.

TABLE III-8

FINANCIAL CHARACTERISTICS OF HOUSING
City of Riverbank
1980 and 1990

Specified Owner Occupied Housing Units*

Value	1980		1990	
	N	%	N	%
Less Than \$50,000	682	63.44%	118	8.33%
\$50,000 to 99,000	254	23.63%	680	47.99%
\$100,000 to \$149,999	65	6.05%	344	24.28%
\$150,000 to \$199,999	54	5.02%	81	5.72%
\$200,000 or more	20	1.86%	194	13.69%
CITY TOTAL	1,075	100.00%	1,417	100.00%
MEDIAN VALUE	\$44,400		\$94,300	

Specified Renter Occupied Housing Units**

Contract Rent	1980		1990	
	N	%	N	%
Less than \$100	102	18.44%	14	1.70%
\$100 to \$199	288	52.08%	99	12.00%
\$200 to \$299	123	22.24%	171	20.73%
\$300 to \$399	16	2.89%	234	28.36%
\$400 to \$499	0	0.00%	135	16.36%
\$500 or more	0	0.00%	134	16.24%
No Contract Rent	24	4.34%	38	4.61%
CITY TOTAL	553	100.00%	825	100.00%
MEDIAN RENT	\$158		\$356	

Source: Bureau of the Census: 1980 and 1990 STF1

*According to the Census Bureau (1991): "Specified owner-occupied and specified vacant-for-sale-only housing units include only one-family houses on less than 10 acres without a business or medical office on the property. The data for specified units exclude mobile homes, homes with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings."

**According to the Census Bureau (1991): "Specified renter-occupied and specified vacant-for-rent units exclude one-family houses and mobile homes on 10 or more acres."

TABLE III-9
1991 INCOME LIMITS BY INCOME CATEGORY AND SIZE

Number of Person (s)	Very Low Income	Low Income	Median Income	Moderate Income
1	\$12,100	\$19,300	\$24,150	\$29,000
2	\$13,800	\$22,100	\$27,600	\$33,100
3	\$15,500	\$24,850	\$31,050	\$34,500
4	\$17,250	\$27,600	\$34,500	\$41,400
5	\$18,650	\$29,800	\$37,250	\$44,700
6	\$20,000	\$32,000	\$40,000	\$48,000
7	\$21,400	\$34,200	\$42,800	\$51,350
8	\$22,750	\$36,450	\$45,550	\$54,650

Source: HUD Family Income Limits, April 1991, for Stanislaus County
3.0 Household Characteristics

G. SUBSIDIZED HOUSING (City of Riverbank Housing Authority)

Within Stanislaus County, Riverbank is the only city to have established a housing authority which is separate and autonomous from the Stanislaus County Housing Authority. Established in 1952, the Riverbank Housing Authority owns and operates 90 units. Sixty four of these units are designated for use by eligible elderly/handicapped applicants, while the remainder are occupied by families. **(See Table III-10 LHA ELDERLY/HANDICAPPED LEASE UNITS BY PROGRAM IN 1985, III-11 LHA HOUSING AUTHORITY UNITS MANAGED BY PROGRAM IN 1985, & III-12 LOCAL HOUSING AUTHORITY (LHA) LOCATION.)**

TABLE III-10

LHA ELDERLY/HANDICAPPED LEASED UNITS BY PROGRAM 1984-1985

County/LHA	SECTION 8						Other HUD	Conventional	FmHA	After-care	HCD Rental Housing Const.	Call-formla Housing Finance Agency	Total Units
	Existing	Voucher	Rental	Moderate	New/Substantial Rehabilitation								
			Rehabilitation		Owned	Not Owned							
Stanislaus County LHA	637	0	0	0	0	0	0	0	0	55	0	0	692
Riverbank	0	0	0	0	0	0	0	64	0	0	0	0	64
County Total	637	0	0	0	0	0	0	64	0	55	0	0	756

TABLE III-11

LOCAL HOUSING AUTHORITY UNITS MANAGED BY PROGRAM IN 1985

County/LHA	SECTION 8						Other HUD	Conventional	515 FmHA Rental Assisted	FmHA Other	After-care	Migrant Housing	HCD Rental Housing Const.	Call-formia Housing Finance Agency	Other	Total Units
	Existing	Voucher	Rental	Moderate	New/Substantial Rehabilitation											
			Rehabilitation		Owned	Not Owned										
Stanislaus County LHA	1,919	0	15	66	0	0	0	592	376	0	55	221	0	0	0	3,274
Riverbank	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	90
County Total	1,949	0	15	66	0	0	0	682	376	0	55	221	0	0	0	3,364

TABLE III-12

LOCAL HOUSING AUTHORITY UNITS LEASED BY 1984-1985

County/LHA	SECTION 8						Other HUD	Conventional	515 FmHA Rental Assisted	FmHA Other	After-care	Migrant Housing	HCD Rental Housing Const.	Call-formia Housing Finance Agency	Other	Total Units
	Existing	Voucher	Rental	Moderate	New/Substantial Rehabilitation											
			Rehabilitation		Owned	Not Owned										
Stanislaus County LHA	1,911	0	15	66	0	0	0	592	376	0	55	221	0	0	0	3,236
Riverbank	0	0	0	0	0	0	0	90	0	0	0	0	0	0	0	90
County Total	1,911	0	15	66	0	0	0	682	376	0	55	221	0	0	0	3,326

TABLE III-12
LOCAL HOUSING AUTHORITY
(LHA) UNITS LEASED FY
1984 - 1985

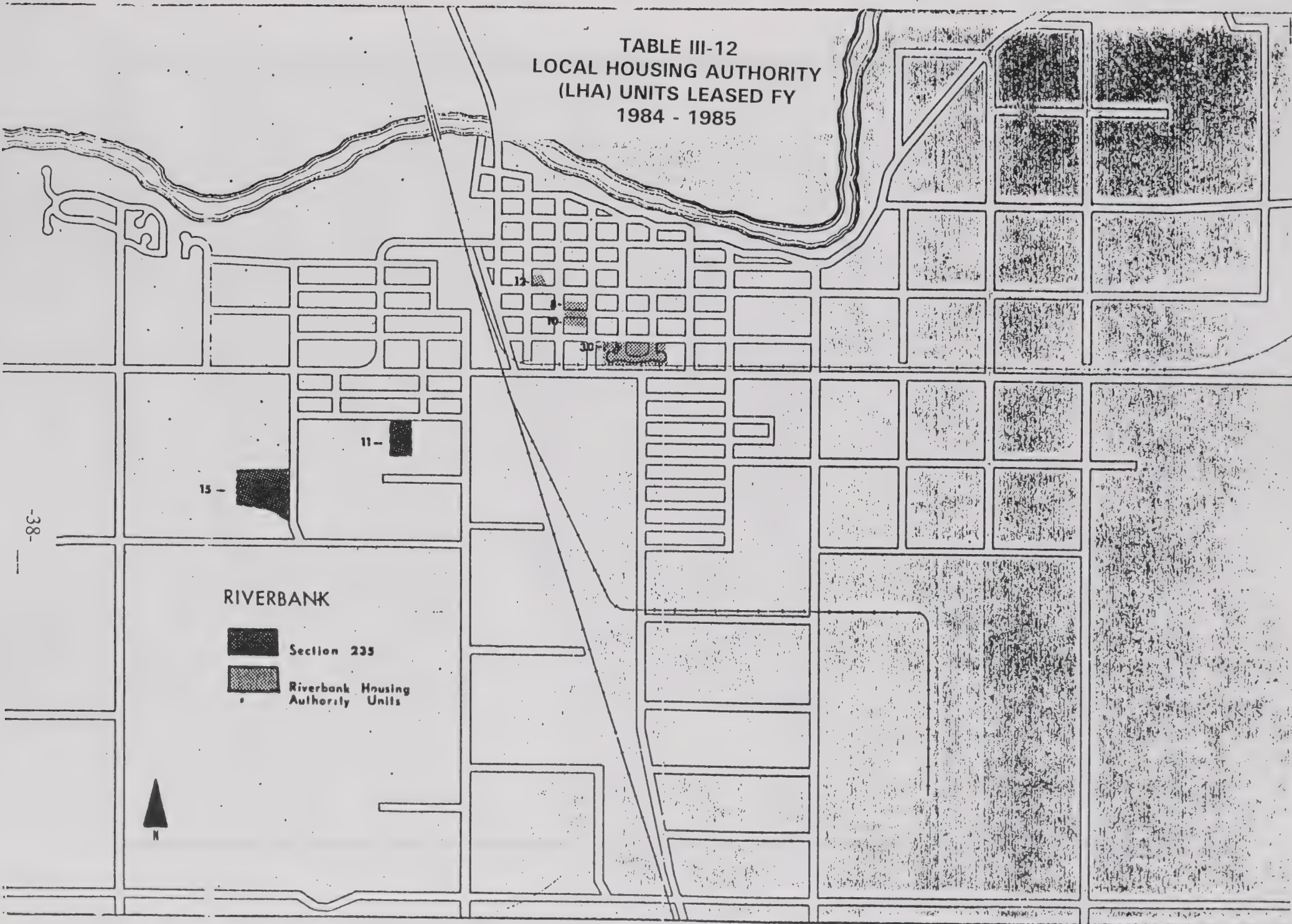
RIVERBANK



Section 235



Riverbank Housing
Authority Units



SECTION IV
HOUSING SUPPLY AND NEEDS

CHARACTERISTICS

IV. HOUSING SUPPLY AND NEEDS

Section 65583 of the Government Code requires that Housing Elements identify and analyze existing and projected housing needs for all economic segments of the community. This is to include analysis of special housing needs, including handicapped, elderly, large families, farm workers, families with female heads of households, and families and persons in need of emergency shelter. The State mandates that existing and projected needs include the locality's share of the regional housing need, determined by the regional Council of Government (SAAG). These requirements are discussed in the sections below.

A. LOCAL HOUSING SUPPLY

The City's housing supply reflects supply and demand in the real estate market, and residential growth policies contained in the General Plan. Current trends affecting private sector activity are discussed in other sections of the Element. The effects of growth management policies on housing supply are discussed below.

1. General Plan Policies

A foundational policy of the General Plan is that future growth shall not exceed the City's capability to provide infrastructure and services. Using the table below a total housing projection is calculated for the period between 1990 to 1997. **(Table IV-1 Determination of 1990-1997, Housing Needs - Stanislaus County of Cities and Table IV-2 - Basic Construction Needs, 1990-1997)**

2. Estimated Costs to Purchase/Rent Housing

The previous chapter indicated an increase in production of rental housing over the last decade. This trend may continue in part due to the continued escalation of housing prices, which now prevent households below the Moderate Income category from entering the housing market. State law defines affordability as a housing unit where the household does not pay more than 25% of its income towards housing costs. **(See Table IV-3, State Affordability Guidelines for a Family of Four).**

The above state affordability income guidelines for a family of four can be compared with the following tables which profile cost trends in Riverbank's rental and for sale housing market for different housing types over the last decade. **(See Table IV-4, Financial Characteristics of Housing - 1980-1990).**

TABLE IV-1

DETERMINATION OF 1990-1997 HOUSING NEEDS

STANISLAUS COUNTY AND CITIES

City	1/1/90 (1) Total Housing Units	7/1/97 (2) Occupied Housing Units	7/1/97 (3) Percent Owner	7/1/97 (3) Percent Renter	7/1/91 (4) Owner Households	7/1/97 (5) Renter Households
Ceres	9,178	12,209	67.03	32.79	8,184	4,025
Hughson	1,071	1,756	65.88	34.12	1,157	599
Modesto	62,032	70,176	63.88	36.12	44,828	25,348
Newman	1,436	2,164	66.63	33.37	1,742	872
Oakdale	4,448	5,290	62.49	37.51	3,306	1,984
Patterson	2,732	3,512	58.25	41.75	2,046	1,466
Riverbank	2,602	3,777	70.19	29.81	2,651	1,126
Turlock	15,842	20,338	58.46	41.54	11,890	8,448
Waterford	1,431	1,703	73.90	26.10	1,259	445
Unicorp.	35,387	35,832	68.73	31.27	24,627	11,205
TOTAL	136,169	157,207			101,690	55,518
City	7/1/97 (6) Owner Units Needed	7/1/97 (7) Renter Units Needed	7/1/97 (8) Total Units Needed	7/1/97 (9) Proposed Vacancy Needs	1990-1997 (10) Increase In Housing Needed	
Ceres	8,351	4,282	12,633	3.36	3,455	
Hughson	1,181	637	1,818	3.42	747	
Modesto	45,743	26,966	72,709	3.48	10,677	
Newman	1,778	928	2,706	3.35	1,270	
Oakdale	3,374	2,111	5,485	3.55	1,037	
Patterson	2,088	1,560	3,648	3.72	916	
Riverbank	2,705	1,198	3,903	3.24	1,301	
Turlock	12,133	8,987	21,120	3.71	5,278	
Waterford	1,285	473	1,758	3.06	327	
Unicorp.	25,130	11,920	37,050	3.29	1,6630	
TOTAL	103,768	59,032	162,830	3.45	26,671	

(1) See Table C-1 for methodology

(2) See Table A-1 for methodology

(3) 1980 Census

(4) 1997 Occupied Housing Units x Owner Factor (1980 Census)

(5) 1997 Occupied Housing Units x Renter Factor (1980 Census)

(6) 1997 Owner Households divided by .98 (100% - 2% owner vacant allowance)

(7) 1997 Renter Households divided by .94 (100% - 6% renter vacant allowance)

(8) 1997 Owner Units Needed + 1997 Renter Units Needed

(9) 1 - (7/1/97 Occupied Housing Units divided by 7/1/97 Total Units Needed)

(10) 1/1/90 Total Housing Units - 7/1/97 Total Units Needed

TABLE IV-2
BASIC CONSTRUCTION NEEDS 1990-1997
STANISLAUS COUNTY AND CITIES

City	1990-1997 (1) Increase In Housing Needed	1990-1997 (2) Basic Replacement Needs	1990-1997 (3) Basic Construction Needs
Ceres	3,455	164	3,819
Hughson	747	22	769
Modesto	10,677	1,011	11,688
Newman	1,270	31	1,301
Oakdale	1,037	75	1,112
Patterson	916	48	964
Riverbank	1,301	49	1,350
Turlock	5,278	277	5,555
Waterford	327	24	351
Unicorp.	1,663	543	2,206
TOTAL	26,671	2,244	28,915

- (1) From Table D-1
- (2) Determinations of Existing and Projected Housing Needs, California Department of Housing and Community Development, June 19, 1990. ((1190 Total Housing Units + 7/1/97 Total Units Needed divided by 2) x (.002 annual removal rate)) x (7.5 years)
- (3) (1990-1997 Increase in Housing Needed) + (1990-1997 Basic Replacement needs)

TABLE IV-3
STATE AFFORDABILITY GUIDELINES FOR A FAMILY OF FOUR (1990)

Very Low	50% of Median	\$17,250
Low	80% of Median	\$27,600
Moderate	100% - 120% of Median	\$34,500
Above Moderate	120% of Median & Above	\$41,400

TABLE IV-4

FINANCIAL CHARACTERISTICS OF HOUSING
City of Riverbank
1980 and 1990

*Specified Owner Occupied Housing Units**

Value	1980		1990	
	N	%	N	%
Less Than \$50,000	682	63.44%	118	8.33%
\$50,000 to 99,000	254	23.63%	680	47.99%
\$100,000 to \$149,999	65	6.05%	344	24.28%
\$150,000 to \$199,999	54	5.02%	81	5.72%
\$200,000 or more	20	1.86%	194	13.69%
CITY TOTAL	1,075	100.00%	1,417	100.00%
MEDIAN VALUE	\$44,400		\$94,300	

*Specified Renter Occupied Housing Units***

Contract Rent	1980		1990	
	N	%	N	%
Less than \$100	102	18.44%	14	1.70%
\$100 to \$199	288	52.08%	99	12.00%
\$200 to \$299	123	22.24%	171	20.73%
\$300 to \$399	16	2.89%	234	28.36%
\$400 to \$499	0	0.00%	135	16.36%
\$500 or more	0	0.00%	134	16.24%
No Contract Rent	24	4.34%	38	4.61%
CITY TOTAL	553	100.00%	825	100.00%
MEDIAN RENT	\$158		\$356	

Source: Bureau of the Census: 1980 and 1990 STF1

*According to the Census Bureau (1991): "Specified owner-occupied and specified vacant-for-sale-only housing units include only one-family houses on less than 10 acres without a business or medical office on the property. The data for specified units exclude mobile homes, homes with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings."

**According to the Census Bureau (1991): "Specified renter-occupied and specified vacant-for-rent units exclude one-family houses and mobile homes on 10 or more acres."

B. OVERPAYMENT OF LOWER INCOME HOUSEHOLDS

According to State Law, a lower-income household that pays more than 25% of its income for housing is living in unaffordable housing. The federal threshold to measure overpaying is 30%. Household incomes are divided into four categories: very low, low moderate and above moderate income. The lower income categories represent incomes of up to 80% of the regional median household income. The county's median income for four was \$34,500 in 1991, so lower-income households were those with an income of \$25,666 or less.

Table IV-5, Number of Very Low and Lower Income Owner and Rental Households Overpaying for Housing - 1980-1990, below shows the proportions of lower-income households overpaying for housing in Riverbank. **Appendix D Calculation method for Table IV-5**, contains method of calculation for the 1990 estimates.

C. NUMBER OF OVERCROWDED HOUSEHOLDS

Overcrowded households are defined by the 1990 Census as those having more than 1.01 persons per room. This condition is reflective of one of three conditions: (1) a family or household inhabiting too small a dwelling; (2) a family living with extended family members; or (3) a family renting inadequate living space to non-family members.

Table IV-6, Persons Per Room In Occupied Units for the City of Riverbank, presents information on the amount of overcrowded households based on the 1990 Census. 253 (14.85%) households in owner occupied units and 176 (21%) households in renter occupied units are classified as overcrowded. Many of these renter households are exceptionally large families and the overcrowding in the renter units is worse than in the owner occupied units. Overall, 429 (16.88%) of all the occupied units are overcrowded. Overcrowding is considered 1.01 or more persons per room.

There also seems to be a direct link between overcrowding and housing affordability. Homeowners or renters with large families are unable to afford larger dwellings, the aged on fixed incomes are left no alternative but inadequate housing, and the young unable to make rental payments or secure home loans reside longer with their parents. In addition, families with large numbers of children are most likely to live in overcrowded conditions. Therefore, children are usually the largest percentage of persons living in substandard conditions.

D. AMOUNT OF HOUSING NEEDING REHABILITATION

The City of Riverbank has received \$462,500 from the 1990 Community Development Block Grant program. The grant will be utilized to rehabilitate 22 units, of which 19 units are for owner occupied and 3 units are targeted for renter occupied.

TABLE IV-5

**NUMBER OF VERY LOW AND LOWER INCOME OWNER AND RENTAL HOUSEHOLDS OVERPAYING
FOR HOUSING
City of Riverbank
1980 and 1990**

Income Category	1980 Census				1990 Estimates	
	Renter HHs	% of All Specified Renter HHs	Owner HHs	% of All Specified Owner HHs	Specified Renter HHs	Specified Owner HHs
Very Low Income	174	30.37%	105	9.78%	251	139
Remainder Low Income	56	9.77%	52	4.84%	81	69
Total Low Income	230	40.14%	157	14.62%	332	208

Sources: Bureau of the Census: 1980 Summary Tape File 3; 1990 Summary Tape File 1

NOTE: The number of specified renter and owner households (occupied housing units) differs slightly from the total number of households. In 1980, Summary Tape File 3 (data are estimates based on a sample) revealed 573 specified renter households and 1074 specified owner households. The 1990 totals for specified households are based on the total data count in Summary Tape File 1. The number of specified renter households in 1990 was 825; the number of specified owner households was 1417.

*According to the Census Bureau (1991): "Specified renter-occupied and specified vacant-for-rent units exclude one-family houses and mobile homes on 10 or more acres."

**According to the Census Bureau (1991): "Specified owner-occupied and specified vacant-for-sale-only housing units include only one-family houses on less than 10 acres without a business or medical office on the property. The data for specified units exclude mobile homes, homes with a business or medical office, houses on 10 or more acres, and housing units in multi-unit buildings."

TABLE IV-6
PERSONS PER ROOM IN OCCUPIED HOUSING UNITS
City of Riverbank
1980 and 1990

Persons Per Room	Number of Occupied Units	% of Units	Number of Occupied Units	% of Units
	1980 Census		1990 Census	
All Occupied Housing Units:				
1.00 or less	1,546	87.20%	2,113	83.12%
1.01 to 1.50	119	6.71%	200	7.87%
1.51 or more	108	6.09%	229	9.01%
1.01 or more	227	12.80%	429	16.88%
City Totals	1,773	100.00%	2,542	100.00%
Owner Occupied Housing Units				
1.00 or less	1,067	88.92%	1,451	88.15%
1.01 to 1.50	74	6.17%	119	6.98%
1.51 or more	59	4.92%	134	7.86%
1.01 or more	133	11.08%	253	14.85%
City Totals	1,200	100.00%	1,704	100.00%
Renter Occupied Housing Units				
1.00 or less	479	83.60%	662	79.00%
1.01 to 1.50	45	7.85%	81	9.67%
1.51 or more	49	8.55%	95	11.34%
1.01 or more	94	16.40%	176	21.00%
City Totals	573	100.00%	838	100.00%

Source: Bureau of the Census, Summary Tape File 1, 1980 and 1990

The March 1990 Housing Condition Survey Summary, Appendix F, conducted by Self Help Enterprises (SHE) identified that of the 2,323 housing units, 59% (1,362) are in need of rehabilitation or was classified as dilapidated.

SPECIAL NEEDS

Federal Law requires all housing elements to take steps to assure that housing programs are implemented in such a manner as to eliminate the effects of discrimination in housing based on race, color, religion, sex or national origin. In addition, state anti-discrimination standards prohibit discrimination on the basis of marital status or family size. These policies apply to all income levels rather than just low-income groups.

The special needs of other groups are defined by the unique circumstances of the group which require special housing considerations, and the ability of the groups to afford the special consideration.

An effort to alleviate special needs must therefore consist of two separate phases: first, programs to assist special need groups which have inadequate financial resources; and second, assurances of equal access to all community housing resources for all segments of the community.

F. RIVERBANK HOUSING NEEDS

Federal regulations require that area wide agencies "identify the housing needs of the current and prospective population by appropriate geographic sectors and identifiable segments of the population and provide for the distribution of housing resources (including assisted housing) to meet the needs of all citizen in order to provide a choice of housing type and location". The regulations further require that broad goals and annual objectives be specified and that a housing policy be established to allocate housing resources in a manner appropriate to the identified needs.

The purpose of the fair share allocation is to provide localities with a general measure of local responsibility for addressing a fair share of the market area housing need. Within Stanislaus County, the adopted **Housing Needs Report, Stanislaus County and Its Cities - Volume III, 1990-97, Appendix E**, serves as the fair share allocation for all jurisdictions.

G. MARKET-RATE HOUSING NEEDS

Market-rate households are those which don't have to pay a disproportionate amount (25% or more) of the gross household income in order to secure adequate housing. Riverbank has in the past afforded market-rate households the opportunity to locate in the City by annexing and for residential uses, by providing public services to those areas, and by encouraging increased employment opportunities in the urban area. The City will continue to provide housing opportunities to market-rate households consistent with, or greater than its fair share allocation of projected countywide housing needs.

Beyond the commitment to provide housing opportunities, a matter of continuing concern is the need to achieve a measure of economic balance in the value of new homes. At present, the City has a preponderance of low and moderate-income households. A greater parity between the number of low, moderate, middle and upper-income homes could benefit the entire City.

In 1990, the population of the City of Riverbank (8,547) represented 3.11% of the County's total population. The **Housing Needs Report Appendix E**, predicts a countywide need for 28,915 new homes between 1990 and 1997, the proportional share for Riverbank is 1,350 new units. The five year housing need identified in 1985 was 701 new units.

Riverbank has experienced moderate growth over the past several years, but new construction has still been somewhat slower than the fair share allocation for market-rate housing. **Table IV-7, Estimated Yearly Household Increase - Stanislaus County and Its Cities**, identifies the projected yearly household increase. The City of Riverbank building permit activity for 1990 recorded 225 single family detached, 3 demolitions,

TABLE IV-7

ESTIMATED YEARLY HOUSEHOLD INCREASE

STANISLAUS COUNTY AND CITIES

CITY	1/1/90 (1)	Annual Growth Rate (2)	1/1/91 (2)	1/1/92 (2)	1/1/93 (2)	1/1/94 (2)	1/1/95 (2)
Ceres	8,892	4.31%	9,276	9,676	10,093	10,529	10,983
Hughson	1,029	7.37%	1,105	1,186	1,274	1,368	1,469
Modesto	57,882	2.60% (3)	59,387	60,931	62,515	64,141	65,808
Newman	1,410	8.57%	1,531	1,662	1,804	1,959	2,127
Oakdale	4,305	2.79%	4,425	4,548	4,675	4,805	4,939
Patterson	2,606	4.05%	2,712	2,822	2,936	3,055	3,179
Riverbank	2,495	5.68% (142)	2,637 (149)	2,786 (159)	2,945 (167)	3,112	3,288
Turlock	15,116	4.03%	15,726	16,360	17,020	17,706	18,420
Waterford	1,401	2.64%	1,438	1,476	1,515	1,555	1,596
Unincorp.	33,041	1.09%	33,400	33,763	34,130	34,501	34,876
TOTAL	128,177		131,637	\$135,210	\$138,907	\$142,731	\$146,685

CITY	1/1/96 (2)	1/1/97 (2)	7/1/97 (2)
Ceres	11,457	11,951	12,209
Hughson	1,577	1,693	1,758
Modesto	167,519	69,275	70,176
Newman	2,309	2,507	2,614
Oakdale	5,075	5,218	5,290
Patterson	3,308	3,442	3,512
Riverbank	3,475	3,872	3,777
Turlock	19,163	19,935	20,338
Waterford	1,638	1,681	1,703
Unincorp.	35,255	35,638	35,832
TOTAL	250,776	155,012	157,207

(1) Stanislaus County Population and Housing Estimates, January 1, 1990, Report E-5, Department of Finance (DOF), May 1, 1990

(2) Annual Growth Rate is established by applying a yearly percent increase which accounts for the overall difference of the 1990 base year and July 1, 2000.

(3) Modesto's projected annual growth rate through 7/1/97, Correspondence, City of Modesto Planning and Community Development Department, November 30, 1990.

and 18 multi-family units (2-4 units). In 1991 building permit activity was 353 single family detached, 1 demolition, and 0 multi-family units. In 1992 building permit activity was 420 single family detached and eight multi family units. City of Riverbank's regional housing share equates to approximately 162 units per year. As noted above for the period from January 1990 to January 1992, a total of 1,024 units were added to the City of Riverbank's housing stock.

Currently the city has met its moderately and above moderate housing units but is falling behind by some 528 units for the very low-, and low-income units.

It is likely as the recession ends, housing starts will increase.

The City of Riverbank, however, cannot guarantee construction or occupancy of new units consistent with present or future allocations, but only that the City will take steps to assure that the opportunity exists for market-rate households to locate in Riverbank.

Most homes in Riverbank are made available in the commercial marketplace through the efforts of the housing industry, and it is expected that housing construction and occupancy will continue to primarily be a function of private market forces.

H. NON-MARKET-RATE HOUSING NEEDS

Nonmarket-rate households are those which are unable to secure adequate housing except at a cost which is disproportionate to the gross household income and, therefore, do not have the financial capability to meet their housing needs without sacrificing other essential needs. The adequacy of a housing unit is related to the physical condition of the structure or to the special needs of the household.

For the purpose of this housing element, special need categories shall include housing units which are:

- dilapidated;
- deteriorated;
- overcrowded; or
- overpriced in relation to the gross household income.

Special need groups shall include very low-, low-, and moderate-income households which are defined as:

- elderly;
- handicapped;
- large family;
- farmworkers; or
- female heads of households
- homeless

While market-rate housing needs are expected to be met by the private housing market,

addressing the inadequate conditions of nonmarket-rate households may require action from the public sector. Indeed, one purpose of state and federal housing element requirements is to encourage local jurisdictions to identify housing needs and to develop programs to mitigate the needs.

In Stanislaus County, the **Housing Needs Report Appendix E** has established housing needs for every responsible jurisdiction in the County for the years 1990 through 1997. The **Housing Needs Report Appendix E**, identifies the needs of cities within their corporate boundaries. **Table IV-7 Estimated Yearly Household Increase**, projects housing need estimates in the City of Riverbank.

I. The Elderly

The elderly often face a lack of housing in the marketplace suitable for their particular needs since they are likely to have fixed or limited incomes. In addition to financial considerations, the elderly require special needs in housing construction and location to allow for access and mobility. Elderly citizens must rely on public transportation if their dwellings are not located within close proximity to local services. The elderly often require additional mobile assistance in the form of ramps and handrails, which will allow access to public facilities. Because the elderly often live alone, they are more vulnerable to abuse and theft and thus, need security devices to safeguard their homes against unwanted intrusions. Retirement and convalescent homes offer alternative housing choices, but the majority live in independent residences, often in substandard conditions. There are 1,054 people in the City of Riverbank who are 60 years of age or over (**Table IV-8, Population 60 Years of Age and Older - 1980-1990** and **Table IV-9 Households With One or More Persons 60 and 65 Years of Age and Older 1980-1990**).

J. The Disabled/Handicapped

Disabled individuals often require special access and design features within their housing units. Like the elderly, they also may need aid to travel to and from public facilities. California Administrative Code, Title 24, requires all public buildings be accessible to the public, and therefore, must meet architectural standards such as ramp ways, large door widths and restroom modifications enabling free access for the handicapped.

The definition of a "handicapped" or "disabled" person as contained in Section 22511.5 of the California Administrative Code for vehicle and building code enforcement is as follows:

TABLE IV-8

POPULATION 60 YEARS OF AGE AND OLDER
City of Riverbank and Stanislaus County
1980 and 1990

	RIVERBANK						STANISLAUS COUNTY					
	1980 CENSUS			1990 CENSUS			1980 CENSUS			1990 CENSUS		
	Number	% of City Pop.	% of City Pop 60+	Number	% of City Pop.	% of City Pop 60+	Number	% of County Pop.	% of County Pop 60+	Number	% of County Pop.	% of County Pop 60+
Total 60+	783	13.75%	100.00%	1,054	12.33%	100.00%	40,403	15.19%	100.00%	53,483	14.43%	100.00%
Male	334	5.86%	42.66%	468	5.48%	44.40%	17,597	6.62%	43.55%	22,808	6.16%	42.65%
Female	449	7.88%	57.34%	586	6.86%	55.60%	22,806	8.58%	56.45%	30,675	8.28%	57.35%
By Age Group:												
60 TO 61 YEARS												
Total	102	1.79%	13.03%	113	1.32%	10.72%	4,706	1.77%	11.65%	5,353	1.44%	10.01%
Male	42	.74%	5.36%	51	.60%	4.84%	2,145	.81%	5.31%	2,447	.66%	4.58%
Female	60	1.05%	7.66%	62	.73%	5.88%	2,561	.96%	6.34%	2,906	.78%	5.43%
62 TO 64 YEARS												
Total	109	1.91%	13.92%	180	2.11%	17.08%	6,514	2.45%	16.12%	8,036	2.17%	15.03%
Male	55	.97%	7.02%	83	.97%	7.87%	2,974	1.12%	7.36%	3,724	1.01%	6.96%
Female	54	.95%	6.90%	97	1.13%	9.20%	3,540	1.33%	8.76%	4,312	1.16%	8.06%
65 TO 74 YEARS												
Total	320	5.62%	40.87%	453	5.30%	42.98%	17,836	6.71%	44.15%	23,408	6.32%	43.77%
Male	145	2.55%	18.52%	225	2.63%	21.35%	8,179	3.08%	20.24%	10,405	2.81%	19.45%
Female	175	3.07%	22.35%	228	2.67%	21.63%	9,657	3.63%	23.90%	13,003	3.51%	24.31%
75 TO 84 YEARS												
Total	170	2.99%	21.71%	229	2.68%	21.73%	8,690	3.27%	21.51%	12,818	3.46%	23.97%
Male	66	1.16%	8.43%	84	.98%	7.97%	3,500	1.32%	8.66%	5,080	1.37%	9.50%
Female	104	1.83%	13.28%	145	1.70%	13.76%	5,190	1.95%	12.85%	7,738	2.09%	14.47%
85 YEARS +												
Total	82	1.44%	10.47%	79	.92%	7.50%	2,657	1.00%	6.58%	3,868	1.04%	7.23%
Male	26	.46%	3.32%	25	.29%	2.37%	799	.30%	1.98%	1,152	.31%	2.15%
Female	56	.98%	7.15%	54	.63%	5.12%	1,858	.70%	4.60%	2,716	.73%	5.08%

Source: U.S. Bureau of the Census: 1980 and 1990 Summary Tape File 1

TABLE IV-9

HOUSEHOLDS WITH ONE OR MORE PERSONS 60 AND 65 YEARS OF AGE AND OLDER
City of Riverbank
1980 and 1990

Households With:	1980 CENSUS					1990 CENSUS			
	1 Person Households	2+ Person Households Family Non-Family		Totals		1 Person Households	2+ Person Households Family Non-Family		Totals
1 Or More Persons 60 Years and Older	195	314	11	520		206	475	14	695
% of 60+ Households	37.50%	60.38%	2.12%	100.00%		29.64%	68.35%	2.01%	100.00%
1 Or More Persons 65 Years and Older	166	213	7	386		170	344	11	525
% of 65+ Households	43.01%	55.18%	1.81%	100.00%		32.38%	65.52%	2.10%	100.00%

Source: Bureau of the Census: Summary Tape File 1, 1980 and 1990

- a. Any Person who has lost, or has lost the use of, one or more lower extremities or both hands, or who has significant limitation in the use of lower extremities, or who has significant limitation in the use of lower extremities, or who has a diagnosed disease or disorder which substantially impairs or interferes with mobility, or who is so severely disabled as to be unable to move without the aid of an assistance device.
- b. Any person who is blind to such an extent that the person's central visual acuity does not exceed 20/200 in the better eye, with corrective lenses, as measured by the Snellen test, or visual acuity that is greater than 20.200, but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle greater than 20 degrees.
- c. Any person who suffers from lung disease to such an extent that his or her forced (respiratory) expiratory volume when measured for one second by spirometry is less than one liter or his/her arterial oxygen tension (pO₂) is less than 60 mm/Hg on room air test.
- d. Any person who is impaired by cardiovascular disease to the extent that his/her functional limitations are classified in severity as Class III or Class IV according to standards accepted by the American Heart Association.

The 1990 Census data on the number of handicapped or disabled persons is unavailable at this time. However, the State of California, Department of Rehabilitation tracks data regarding the number of person (ages 16-64) with disabilities in Stanislaus County and California. Their most recent data is from a Statewide survey dated April 1982, which contains estimates of persons with disabilities by type. They are currently updating their data and the results will be available in early 1992. Until that information is available, the Department recommends that communities adjust the 1982 survey figures by two percent annually to estimate the current number of person with disabilities.

Table IV-10, Physical Disabilities Recorded within Stanislaus County During 1991 - Estimates, shows a 1991 estimate of persons ages 16 to 64 who have some type of disability.

TABLE IV-10
PHYSICAL DISABILITIES
RECORDED WITHIN STANISLAUS COUNTY
DURING 1991 - ESTIMATE

Type of Disability	Stanislaus County
Blind	324
Deaf*	162
Other Sensory*	716
Cardiovascular*	4,850
Respiratory*	1,865
Digestive*	797
Mental Retardation	1,446
Alcohol/Drug	1,540
Emotional Problems	1,675
Muscular/Skeletal*	13,214
Neurological*	1,946
Other Conditions	2,351
TOTAL	30,886

*Indicates physical disabilities

Source: (Data derived from the State Dept. of Rehabilitation survey, April 1982 and the City of Riverbank Housing Element

Households with a member who has a mental disability include those whose disability is psychiatric and those with organic illness--such as organic brain disorders resulting from Alzheimer's disease or AIDS-related infections. The 1990 Census provided the number of individuals who are institutionalized with psychiatric disabilities. The following **Table IV-11, Persons in Group Quarters**, reflects the number of individuals that are institutionalized within the City of Riverbank and Stanislaus County.

K. Female Heads of Households

According to the 1990 Census, City of Riverbank had a total of 554, Female Householder, No Husband Present. (**Table IV-12, Types of Households, 1990**) These low income households find it increasingly difficult to find adequate housing since their limited incomes often restrict their ability to rent or own large enough dwellings to accommodate their children.

Female heads of households often spend more on immediate needs such as food, clothing, transportation, and medical care than on maintaining their dwelling. This results in living units falling into disrepair and the incidence of poverty is more apparent and difficult to remedy.

Families with female heads of households experience a high incidence of poverty not only in this County, but generally statewide. For Stanislaus County, the incidence of poverty among families headed by women was greater in the unincorporated areas than in the cities.

L. Large Families

The City of Riverbank, families of five or more total 550 for the area. (**Table IV-13, Household Type and Size**). Families falling into this category represent a slightly higher percentage of 21.6% compared to the state average of 12.6%. Many large families face difficulty in securing adequate housing because they are in the low or moderate income range, and an adequate supply of rental units are unavailable in the market place. Large families are indicative not only of those households that require larger dwellings to meet their housing needs, but also are reflective of a large number that live below the poverty level. **Table II-14, Persons in Occupied Units**, shows that the average persons per unit has risen from 3.32 in 1980 to 3.36 in 1990. Renters show a more dramatic increase from 2.78 to 3.18.

M. Farm Workers

Stanislaus County places farm workers into two categories: (1) those regular or year around farm laborers employed for more than 150 days annually, and (2) those seasonal and migrant farm workers who travel more than 50 miles across County lines to obtain agricultural employment and reside in the County approximately six months of the year.

Statistics concerning the number of farm workers employed in Stanislaus County were not available in the 1990 Census. Stanislaus County Economic Development Corporation's Statistical Update of April 1991 indicates that 10.07% of the labor force is employed in the agricultural community, 14,000 plus persons. **Table IV-15 identifies total Farm Labor Housing and**

Migrant Housing in Stanislaus County. Table IV-16 Assumed (1990-97) Farm Worker Housing Needs prepared by the Stanislaus Area Association of Governments (SAAG) Housing Needs Report which estimates the number of farm workers housing needs to 1997. They do not differentiate between seasonal and year-round workers.

As is the case for most low-income households, housing needs of farm workers far exceed government's ability to provide assistance. The Farmers Home Administration (FmHA) is the most important provider of permanent housing for farm workers, but FmHA assistance suffers from its own income qualifying standards and a shortage of staff and funds. The State HCD and Office of Migrant Services, also supplies housing assistance for the farm workers. Because farm workers are of low income and their employment status is often tenuous, they are unable to compete for housing on the open market. The housing that is available is often of substandard condition and located in areas of the community lacking adequate services. In relation to their low incomes, farm workers often overpay for substandard housing and live in crowded conditions. In Stanislaus County, farm workers are housed predominantly in farm labor camps owned and operated by the Stanislaus County Housing Authority and camps privately owned in the unincorporated areas. **Table IV-15 Farm Labor Housing and Migrant Housing in Stanislaus County** indicates where the SCHA camps are located and how many units each provides, 1992. Housing shortages exist during peak seasonal labor periods, the months of July-September, when a large influx of migrant workers enter the work force.

TABLE IV-11

PERSONS IN GROUP QUARTERS
City of Riverbank and Stanislaus County
1990

	RIVERBANK		STANISLAUS COUNTY	
	NUMBER	% OF TOTAL IN GROUP QUARTERS	NUMBER	% OF TOTAL IN GROUP QUARTERS
INSTITUTIONALIZED PERSONS:				
CORRECTION INSTITUTIONS	0	.00%	1,109	18.93%
NURSING HOMES	78	52.70%	2,711	46.27%
MENTAL (PSYCHIATRIC) HOSPITALS	0	.00%	256	4.37%
JUVENILE INSTITUTIONS	0	.00%	148	2.53%
OTHER INSTITUTIONS	0	.00%	186	3.17%
OTHER PERSONS IN GROUP QUARTERS:	0	.00%	149	2.54%
COLLEGE DORMITORIES	0	.00%	0	.00%
MILITARY QUARTERS				
EMERGENCY SHELTERS FOR HOMELESS	0	.00%	399	6.81%
VISIBLE IN STREET LOCATIONS	0	.00%	44	.75%
OTHER NON-INSTITUTIONAL GROUP QUARTERS	70	47.30%	857	14.63%
TOTAL	148	100.00%	5,859	100.00%

Source: U.S. Bureau of the Census, 1990 Summary Tape File 1A

TABLE IV-12

TYPES OF HOUSEHOLDS
City of Riverbank and Stanislaus County
1990

Universe=Households	RIVERBANK		STANISLAUS COUNTY	
Household Type	Number	% of Total	Number	% of Total
1 Person:	355	13.97%	24,894	19.86%
Male Householder	133	5.23%	9,852	7.86%
Female Householder	222	8.73%	15,042	12.00%
Family Households:	1,673	65.81%	74,478	59.40%
Married Couples w/Related Children	1,009	39.69%	40,504	32.31%
Married Couples w/o Related Children	664	26.12%	33,974	27.10%
Other Family				
Male Householder, No Wife Present:				
	123	4.84%	5,359	4.27%
With Related Children	74	2.91%	3,271	2.61%
No Related Children	49	1.93%	2,088	1.67%
Female Householder, No Husband Present:				
	302	11.88%	14,469	11.54%
With Related Children	218	8.58%	10,209	8.14%
No Related Children	84	3.30%	4,260	3.40%
NonFamily Households	89	3.50%	6,175	4.93%
Male Householder	59	2.32%	4,044	3.23%
Female Householder	30	1.18%	2,131	1.70%
TOTAL Households	2,542	100.00%	125,375	100.00%

Source: U.S. Bureau of the Census: 1980 and 1990 Summary Tape File 1

TABLE IV-13

HOUSEHOLD TYPE AND SIZE
City of Riverbank and Stanislaus County
1990

	RIVERBANK			STANISLAUS COUNTY		
	Number of Households	% of Household Type	% of All Households	Number of Households	% of Household Type	% of All Households
Family Households						
2 Persons	609	29.03%	23.96%	33,398	35.41%	26.64%
3 Persons	457	21.78%	17.98%	20,870	22.13%	16.65%
4 Persons	486	23.16%	19.12%	20,920	22.18%	16.69%
5 Persons	287	13.68%	11.29%	10,585	11.22%	8.44%
6 Persons	120	5.72%	4.72%	4,505	4.78%	3.59%
7 or More	139	6.63%	5.47%	4,028	4.27%	3.21%
Family Household Total	2,098	100.00%	82.53%	94,306	100.00%	75.22%
Persons Per Family Household*	3.72			3.45		
Persons Per Family	3.64			3.35		
Nonfamily Households						
1 Person	355	79.95%	13.97%	24,894	80.12%	19.86%
2 Persons	57	12.84%	2.24%	4,751	15.29%	3.79%
3 Persons	19	4.28%	.75%	891	2.87%	.71%
4 Persons	9	2.03%	.35%	349	1.12%	.28%
5 Persons	1	.23%	.04%	113	.36%	.09%
6 Persons	3	.68%	.12%	41	.13%	.03%
7 or More	0	.00%	.00%	30	.10%	.02%
Nonfamily Household Total	444	100.00%	17.47%	31,069	100.00%	24.78%
Persons Per Nonfamily Household	1.32			1.27		
HOUSEHOLD TOTAL	2,542		100.00%	125,375		
Persons Per Household	3.30			2.91		

Source: Bureau of the Census: 1990 Summary Tape File 1

*Includes nonrelatives

TABLE IV-14

PERSONS IN OCCUPIED HOUSING UNITS
City of Riverbank
1980 and 1990

Persons in Unit	Total Occupied Housing Units	% of Total Occupied Housing Units	Owner Occupied Units	% of Total Owner Occupied Units	Renter Occupied Units	% of Total Renter Units
1980 CENSUS						
1 Person	332	18.73%	168	14.00%	164	28.62%
2 Persons	471	26.57%	326	27.17%	145	25.31%
3 Persons	303	17.09%	206	17.17%	97	16.93%
4 Persons	330	18.61%	245	20.42%	85	14.83%
5 Persons	158	8.91%	119	9.92%	39	6.81%
6 Or More Persons	179	10.10%	136	11.33%	43	7.50%
City Total	1,773	100.00%	1,200	100.00%	573	100.00%
Persons/Owner Unit	3.32					
Persons/Rental Unit	2.78					
Persons/Occupied Unit	3.14					
1990 CENSUS						
1 Person	355	13.97%	199	11.68%	156	18.62%
2 Persons	666	26.20%	501	29.40%	165	19.69%
3 Persons	476	18.73%	294	17.25%	182	21.72%
4 Persons	495	19.47%	315	18.49%	180	21.48%
5 Persons	288	11.33%	207	12.15%	81	9.67%
6 Or More Persons	262	10.31%	188	11.03%	74	8.83%
City Total	2542	100.00%	1704	100.00%	838	100.00%
Persons/Owner Unit	3.36					
Persons/Rental Unit	3.18					
Persons/Occupied Unit	3.30					

Source: U.S. Bureau of the Census: 1980 and 1990 Summary Tape File 1

TABLE IV-15

**FARM LABOR AND MIGRANT HOUSING
Stanislaus County Housing Authority Inventory
1992**

	NUMBER OF UNITS		% OF UNIT S
FARM LABOR HOUSING			
Westley	85		22.61%
Westley: Mobile Homes/Trailers	20		5.32%
Ceres	104		27.66%
Modesto	91		24.20%
Patterson	79		20.21%
TOTAL	376		100.00%

TABLE IV-16

ASSUMED (1990-97) FARM WORKER HOUSING NEEDS
Stanislaus County Housing Authority Inventory
1992

STANISLAUS COUNTY AND CITIES

City	1990 Existing Housing Units (1)*			1990-97 Replacement Needs*		Total (6) Construct. Needs
	Total Housing Units	Year-Round Housing Units	Seasonal (3) Housing Units	"A" Year-Round (4) Housing Units	"B" Seasonal (5) Housing Units	
Ceres	103	103	0	1.6	0	74
Hughson	0	0	0	0	0	16
Modesto	91	91	0	1.4	0	244
Newman	0	0	0	0	0	27
Oakdale	0	0	0	0	0	23
Patterson	121	76	45	1.1	45	66
Riverbank	0	0	0	0	0	28
Turlock	0	0	0	0	0	115
Waterford	0	0	0	0	0	7
Unicorp	<u>254 (2)</u>	<u>85</u>	<u>169</u>	<u>1.3</u>	<u>43</u>	<u>90</u>
TOTAL	569	355	214	5.4	88	693 (7)

Current Year-Round Housing Needs = 600 Housing Units

- (1) Stanislaus County Housing Authority, October 8, 1990.
- (2) Empire @ 77 seasonal units, Westley @ 85 year-round and 92 seasonal units.
- (3) Units available between May 1 and October 30.
- (4) (Year-Round Housing Units) x (.002 annual removal rate) x (7.5 years).
- (5) Housing Authority schedule for replacement.
- (6) (Jurisdiction's 1990-97 Basic Construction Needs divided by 28,915) x 600 = Jurisdiction's share of the 600 need + "A" + "B" = Total Construction Needs.
- (7) Total does not add due to rounding.

*Provision of these farm worker housing units is the responsibility of the Stanislaus County Housing Authority. Local agencies will assist the Housing Authority in meeting the farm worker housing need.

Source: Housing Needs Report, Stanislaus County and Cities, SAAG 1990-1997

Provisions which allows for the housing of farm workers include buildings and mobile homes. Permits are issued with the stipulation that the occupant be employed on a full-time basis in conjunction with farming operation. Both mobile homes and farm labor camps provide important housing for seasonal or year-round workers who may otherwise have a difficult time obtaining housing at an affordable price and within close proximity to their jobs.

According to the 1990 Regional Housing Needs Report developed by the Stanislaus County Area Association of Governments, a total construction of 28 units are needed for farmworkers within the City of Riverbank from 1990-97. This report states that the provision of "farmworker housing units is the responsibility of Stanislaus County Housing Authority" and, "Local agencies will assist the Housing Authority in meeting the farmworker housing needs."

N. Emergency Housing/Homeless

Some of the main causes of homelessness are the breakdown of the traditional social relationships, unemployment, shortage of low-income housing and the deinstitutionalization of the mentally ill. **Table IV-17, Homeless Persons**, identifies 99 homeless persons with the unincorporated areas of Stanislaus County and 344 in the incorporated cities. The 1990 census recorded zero "0" homeless persons in the City of Riverbank that they do not accept the 1990 Census report and mandated that the City conduct and verify that indeed no homeless person existed in the City limits of Riverbank. In order to comply with HCD's directive, the City of Riverbank Police Department conducted routine observations and reported that no homeless persons were within the City limits of Riverbank.

Source: City of Riverbank - Police Department Report to City Manager Dated January 1993.

TABLE IV-17
HOMELESS PERSON
Stanislaus County
Unincorporated and Incorporated Area

	Unincorporated Areas	Incorporated Areas Number
Emergency Shelters for Homeless Visible in Street Locations	93 <u>6</u>	306 <u>38</u>
TOTAL	99	344

Source: Bureau of Census, 1990 Summary Tape File 1

No Homeless Persons were recorded during the 1990 Census for the City of Riverbank, (Refer to **Table IV-11, Persons in Group Quarters, 1990**) and subsequent observations by the City of Riverbank Police Department verified that no homeless were within the City limits.

O. Agencies Offering Emergency Housing Assistance

1. Salvation Army, Social Service Program - Under this program, renters assistance, energy bill assistance, as well as housing information and referral are provided to low-income families. Also, families facing eviction are given a first month's rent allowance and are assisted in finding permanent housing.
2. Stanislaus County Housing Authority - The Stanislaus County Housing Authority is located at 1701 Robertson Road, Modesto. The Housing Authority develops and operates subsidized housing facilities in Stanislaus County (with the exception of Riverbank, which has its own Housing Authority) for very-low and low-income families, including the elderly, handicapped and disabled families. The Authority also offers counseling for rent delinquency and mortgage delinquency at no charge, under license from the Housing and Urban Development Agency.

Table IV-18, Public Housing, Section 8 Housing, and Aftercare Housing, shows the 1992 number of units for type of assisted housing.

In May 1991, the Housing Authority received a grant from HUD for \$2.58 million, which will be used to acquire 30 three-bedroom rental units at locations scattered throughout the City of Modesto. The Housing Authority will retain ownership of the units which will be used to house 30 low-income families.

P. Persons Requiring Temporary Shelter (Homeless)

1. Emergency and Transitional Shelter Needs - The housing needs of those seeking emergency shelter and/or transitional shelter have dramatically increased in the last ten years. The fastest growing population in need of shelter are families with children. The reason for this increase can be attributed to rising unemployment and the decline in affordable housing. A large percentage of mentally ill persons are homeless due to the relaxing of guidelines for state mental health care institutions. Others in need are homeless persons with drug and alcohol problems, battered women and children, teenage runaways, and evicted tenants.
2. Agencies Providing Temporary Shelter - The following programs offer cash or vouchers to homeless individuals and families for securing temporary shelter:
 - a. Community Temporary Shelter Service Coalition - Since 1981, the Community Temporary Shelter Service Coalition (CTSSC) has provided services for those seeking shelter. CTSSC provides temporary shelter to those with immediate need. CTSSC assists families with dependent children and the mentally ill homeless. Stay is temporary, in motels or shelters until more permanent shelter can be found. CTSSC contracts with the Stanislaus County Department of Social Services to find temporary shelter for the AFDC Homeless Assistance Program.

CTSSC receives block grant funding to find shelter for the Mentally ill Homeless Program. The Program is administered by the Stanislaus County Mental Health Department. The Program provides shelter for stays of three to seven days, based on need, and then many individuals are placed in board and care facilities. For the FY 90/91, this program provided 460 shelter nights with some stays up to seven nights.

- b. AFDC Homeless Assistance Program (HAP)- This program provided temporary shelter for families who qualify for Aid to Families with Dependent Children and is administered by the Stanislaus County Department of Social Services. Benefits are paid for 21 days, with 28 days being the maximum for extenuation circumstances as defined by the Social Services Department.

For the FY 90/91, the AFDC Housing Assistance Program assisted 6,314 persons with temporary housing. Of that total, 5,226 persons were assisted with finding permanent shelter. Eighty percent of the households receiving assistance from this program are single parents with children and disabled parents with children, with an average of 2.8 persons per household. The other twenty percent are comprised of unemployed parents with children, with an average of 4.7 persons per household. Breakdowns of program participants by racial/ethnic group were unavailable.

TABLE IV-18
PUBLIC HOUSING, SECTION 8 HOUSING,
AND AFTERCARE HOUSING
Stanislaus County Housing Authority Inventory
1992

TYPE OF HOUSING	NUMBER OF UNITS
Public Housing	617
Section 8 Housing	2,781
Aftercare Housing	<u>55</u>
TOTAL	3,453

Source: Stanislaus County Housing Authority

In addition, the Stanislaus County Department of Social Services along with the Salvation Army, provides a variety of referrals and medical services to the homeless through the Stanislaus Homeless Health project.

Q. Agencies Providing Shelter and/or Services and/or Meals - The following facilities provide shelter and/or meals and services to the homeless population.

1. Adult Protective Services - This is a function of the County's Welfare Department and they provide information and act as a referral agency for those in need of help for emergency housing, money, food, mental problems, and alcoholism. Their primary function is to access a person's immediate problems, and link that person with the appropriate agency for further help.
2. County's General Hospital - This County facility provides, as mandated by law, the delivery of medical attention to indigent and those unable to pay for such services.
3. General Assistance/Aid to Families with Dependent Children - These two functions of the County's Welfare Department provide cash assistance to single individuals and families based on qualifying criteria. For those in need of emergency housing, they are placed either in motels or board and care homes until additional assistance can be obtained.

The above mentioned agencies are only some of the more recognized agencies dealing with the emergency housing/homeless issue. This is not an exhaustive matter. The problems are more acute in the winter than in the summer months. A number of people being assisted in this County are the pass through individuals with destinations in other counties or states. They may stop for food or shelter, then move on as evidenced by agency experience in the County. Many of the able bodied people never seek help and consequently are not reflected in reports on the homeless.

In summary, the matter of homeless and emergency housing are not major issue or problems in the City of Riverbank. In the rural areas, those who are considered strangers and anyone without shelter are usually reported to the Sheriff's Department. Those in need of help or anyone considered a nonresident, are referred to an appropriate agency for assistance. The rural area of the County does not provide amenities or have the resources to accommodate emergency housing and the homeless. All of those agencies are located in urban areas and, henceforth, referred there. Personnel in each of the above mentioned agencies concur that the problems are more urban than rural in nature; resources are available in urban settings; and for Stanislaus County, the problems are relatively minor in scope.

R. HOUSING NEEDS PROJECTIONS

1. **Seven Year Projection of New Construction Needs** - Projecting the need for housing unit construction to accommodate the expected growth in households is only one factor in determining the projected need for housing. The other major component of housing need is for replacement of units estimated to be lost for the forecast period through 1997. Losses in the housing stock occur through planned demolition, conversions to nonresidential uses, and unplanned losses from fire, floods, earthquakes and other natural phenomena. Table IV-19 estimates as assumed housing replacement need for Stanislaus County and incorporated cities. The City of Riverbank approximates a need for 49 units for the forecast period between 1990-1997.
2. **Regional Housing Needs** - Stanislaus County's housing policies like those of all localities, have regional as well as local implications. One provision of the Housing and Community Development Guidelines was to assign regional councils of governments the responsibility for preparing "fair share" housing plans, which allocate to each local jurisdiction within the defined region their responsibility for meeting housing needs.

The State indicated that the distribution of the regional housing need shall be based on available data, and shall consider the following factors; (1) market demand for housing, (2) employment opportunities, (3) the availability of suitable sites and public facilities, (4) community patterns, (5) type and tenure of housing, and (6) housing needs of farm workers.

The Stanislaus Area Association of Governments (SAAG), provides this requested information in the **Housing Needs Report, Volume III, adopted February 13, 1991. SAAG, Appendix E**, in preparing the updated version, applied the methodology described in the Appendix of the report. Volume III of the Housing Needs Report addresses the region of Stanislaus County by assessing the housing needs for the following communities: Ceres, Hughson, Modesto, Newman, Oakdale, Patterson, Riverbank, Turlock and Waterford. The particular housing needs of the unincorporated area, under Stanislaus County jurisdiction, are also quantified.

Projected for the years 1990-1997, the Housing Needs Report indicates an assumed increase in housing needs to be an estimated 1,350 units for the City of Riverbank. This number represents 4.6 percent of the countywide need (28,915 housing units). The City of Modesto, the largest future growth area of the County, has an estimated need of 11,688 units. Turlock, 5,555 units; Oakdale, 1,112 units; and Ceres, 3,619 units, follow Modesto as being the next largest projected growth area in the Stanislaus County region.

TABLE IV-19
BASIC CONSTRUCTION NEEDS
1990-1997

City	1990-1997 (1) Increase In Housing Needed	1990-1997 (2) Basic Replacement Needs	1990-1997 (3) Basic Construction Needs
Ceres	3,455	164	3,619
Hughson	747	22	769
Modesto	10,677	1,011	11,688
Newman	1,270	31	1,301
Oakdale	1,037	75	1,112
Patterson	916	48	964
Riverbank	1,301	49	1,350
Turlock	5,278	277	5,555
Waterford	327	24	351
Unicorp	<u>1,663</u>	<u>543</u>	<u>2,206</u>
TOTAL	26,671	2,244	28,915

Source: SAAG Housing Needs Report, Volume III Revised Edition

SAAG, in making its determinations of regional housing needs, is required to consider the housing needs of all income levels. The following **Table IV-20, 1990, Projected Housing Construction Needs by Income Category**, show the increase in available housing in 1997 could be distributed by income levels. These figures do not mandate that each community must construct units for each of the identified income categories. Instead, they are provided to indicate that, as available housing in the region increases, new households at various income levels will be in need of housing. Occupancy should be available for households at these income levels, but may be accommodated by existing housing stock or by new units to be constructed.

TABLE IV-20
1990 PROJECTED HOUSING CONSTRUCTION NEEDS
BY INCOME CATEGORY

JURISDICTION	TOTAL PROJECTED NEED	VERY LOW INCOME	LOW INCOME	MODERATE INCOME	ABOVE MODERATE INCOME
Modesto	11,688	2,805	1,987	2,455	4,441
Ceres	3,619	869	615	760	1,375
Hughson	769	185	131	161	292
Newman	1,301	312	221	273	494
Oakdale	1,112	267	189	233	423
Patterson	964	231	164	202	367
Riverbank	1,350	324	230	284	513
Turlock	5,555	1,333	944	1,167	2,111
Waterford	351	84	60	74	133
Unincorporated	<u>2,206</u>	<u>529</u>	<u>375</u>	<u>463</u>	<u>388</u>
TOTAL	28,915	6,939	4,916	6,072	10,897

Source: Table F-2, SAAG Housing Needs Report, Volume III, February 13, 1991.

*Includes 244 Farmworker Housing Units (Note: Table may not add due to rounding)

The Housing Needs Report further identifies the type of housing that will be needed in each city, as well as, in the unincorporated county in order that citizen choice in housing type can be met. Of the 1,350 housing units, 920 have been identified as single family detached, and 430 as multi-family attached. Refer to Appendix E - Table E-2.

The final addition to the assumed housing need through 1997 is the farm worker housing and replacement needs. SAAG approximates a need of 28 units for farm workers in the City of Riverbank. The number of units to be replaced due to demolitions, is approximately to be 49 dwellings. Farm worker housing and replacement of existing stock is discussed and quantified in further detail in Appendix E, Table G-1.

The provision of these farm worker housing units is the responsibility of the Stanislaus County Housing Authority. Local agencies will assist the Housing Authority in meeting the farm worker housing needs.

SECTION V

HOUSING PRODUCTION OPPORTUNITIES

V. HOUSING PRODUCTION OPPORTUNITIES

As required by State planning law (section 65583{3}), cities are required to complete:

"an inventory of land suitable for residential development, including vacant sites and sites having potential for redevelopment, and an analysis of the relationship of zoning and public facilities and services to these cities."

In addition to this requirement, each city must demonstrate that the number of potential housing units meets the housing need determination provided by the Stanislaus Association Area Government (SAAG). The SAAG Housing Needs Determination report for 1990 projects a total need of 1,350 units for the City of Riverbank between 1990 and 1997, APPENDIX E, TABLE F-2, PAGE 17.

A. INVENTORY OF LAND

Appendix G, Land Use - Vacant Land Survey, tables and maps demonstrate that the City of Riverbank has met the 513 Above Moderate Income Unit count and has met the Moderate Income Unit count of 284 during the years of 1990, 1991, and 1992. The Building Department has reported a total single family unit count of 998 units.

The April 1992 Land Use Survey has identified a potential of 2, 507 units with the General Plan Designation of Low to Medium Density 0-12 units and 184 units with General Plan Designation 0-20 units per acre within the current City Limits, Refer to **Table V-1 Summary Results of Residential Site Availability**.

The Zoning Classification has identified potential residential unit count much lower than the General Plan.

TABLE V-2
SUMMARY RESULTS OF RESIDENTIAL SITE AVAILABILITY BY ZONE DISTRICT

R-1	R-2	R-3	PD's	Total
268	54	44	637	1,050

TABLE V-1

SUMMARY RESULTS OF RESIDENTIAL SITE AVAILABILITY									
ASSESSOR'S PARCEL MAP			GENERAL PLAN		ZONING FOR POTENTIAL UNITS				
Study Area	Book	Page	1	2	R-1	R-2	R-3	R-4	PD
SOI PAOI C	SUBTOTAL ALL BOOKS		2,820 2,880 2,507	280 184	47 268	54	44		637
TOTAL			8,207	464	315	54	44		637
GRAND TOTAL			8,207	464	1,050				

The PAOI **Table V-3 Summary Residential by General Plan and Zone Districts** has land availability to provide 2880 residential units within the 0 - 12 units per acre, 280 units within the range of 0 - 20 units per acre.

TABLE V-3 - PAOI SUMMARY RESIDENTIAL BY GENERAL PLAN AND 1992 ZONE DISTRICT

PAOI	GENERAL PLAN			R - 1
	0 -12 UNITS	0 -20 UNITS	ZONING	47
	2880	280		

The SOI has land availability to provide 2820 residential units with the land use designations of 0 - 12 units per acre.

It becomes clear through the review of the Land Use Survey, the General Plan Land Use Designations, and the Zoning classification that there is a lack of multi family zone districts to meet the long term need of affordable units.

Currently approved by the City but not constructed is a 40 unit multi family complex (PD 3 zone district) and a 27 unit senior housing complex (PD-27).

Currently under construction is a single family project know as Church Hill Downs of 154 units. Twenty units are targeted for very-low income units and 134 units are targeted for low and moderate income units.

Available sites which could be utilized as multi family sites are shown on **Table V-4, Sites For Potential Multi-Family Units within the City Limits**. Currently the sites have a lower zoning classification than the General Plan allows.

TABLE V-4 Sites For Potential Multi-Family Units Within the City Limits					
Assessor's Parcel Numbers	General Plan Land Use Designation	Existing Zoning	Potential Zoning	Existing Units Under Current Zoning	Potential Units Under Potential Zoning
74-05-41	1	R-1	R-2	1	5
74-06-07	1	R-1	R-2	1	57
74-06-08	1	R-1	R-2	1	126
74-18-49	1	R-1	R-2	1	36

TABLE V-4

Sites For Potential Multi-Family Units
Within the City Limits

Assessor's Parcel Numbers	General Plan Land Use Designation	Existing Zoning	Potential Zoning	Existing Units Under Current Zoning	Potential Units Under Potential Zoning
74-20-30	1	R-1	R-2	1	23
74-21-01	1	R-1	R-2	1	21
74-21-02	1	R-1	R-2	1	101
75-11-14	1	R-1	R-2	1	58
75-11-20	1	R-1	R-2	1	207
75-11-42	1	R-1	R-2	1	96
75-11-43	1	R-1	R-2	1	80
75-19-02	1	R-1	R-2	1	12
75-19-03	1	R-1	R-2	1	12
75-19-05	1	R-1	R-2	1	12
75-20-13	1	R-1	R-2	1	21
75-20-15	1	R-1	R-2	1	14
75-30-01	1	R-1	R-2	1	14
75-31-34	1	R-1	R-2	1	28
75-31-35	1	R-1	R-2	1	21
75-39-01	1	R-1	R-2	1	34
132-17-19	2	R-1	R-3	1	33
132-36-03	1	R-2	R-2	1	18
132-46-15	1	R-1	R-2	1	12
132-47-76	2	R-2	R-3	54	90
TOTAL				78	1,093

Table V-4 identifies those lands which could be rezoned to accommodate the Multi-family units which could be available as low-, very low-income units.

SAAG has identified that the City of Riverbank's fair share allocation of units is 230 low income units and 324 very low income units.

The City has already approved the opportunity for development of 40 multi family units for a Senior's project and 154 single family units subdivision for very low-, low-, and moderate income units, Church Hills Downs Subdivision. The City has approved over 1,000 all units between the period of 1990 and the end of 1992.

TABLE V-5 - SAAG'S ESTIMATE/CITY'S ESTIMATE FOR HOUSING 1990-1997

UNITS FOR 1990 - 1997				
	Above Moderate	Moderate	Low	Very Low
SAAG'S ESTIMATE	513	284	230	324
QUANTIFIED OBJECTIVE	1000	284	164	118

The State requirement to show the relationship of public services to available land is fulfilled by **Table V-1 and V-4**. Services are feasible to all of the land available for residential development within 20 years, in and outside of the current City boundaries. The proximity to existing infrastructure facilitates the extension of services to these areas.

B. SITES FOR THE DEVELOPMENT OF MOBILE HOMES/MANUFACTURED HOUSING, MOBILE HOME PARKS AND EMERGENCY SHELTERS.

1. Mobile Homes/Manufactured Housing

As required by law, the City allows the placement of mobile homes/manufactured housing on single family lots, provided they meet all requirements of the applicable zoning district. The City has approved some 167 mobilehome units between 1980 and 1990. The City has not received nor processed any requests for manufactured housing subdivisions.

2. Mobile Home Parks:

Mobile home parks provide an affordable alternative to housing, especially for senior citizens, as the investment only includes the up-front cost of buying the mobile homes and rental of the pad. In addition, this type of housing provides an alternative lifestyle suitable for the smaller family (retired couples, divorced, etc.). Mobile home Parks are permitted by a conditional use permit.

3. Emergency Shelters

Emergency shelters for 6 or fewer occupants are permitted by right in any residential district.

SECTION VI

HOUSING PRODUCTION CONSTRAINTS

VI. HOUSING PRODUCTION CONSTRAINTS

A. NON-GOVERNMENTAL HOUSING CONSTRAINTS

The ability to fulfill housing needs is greatly constrained by factors prevalent in the housing market. Non-governmental factors inhibiting the availability of housing include financing costs, land prices, and construction costs.

1. Financing Costs

Volatile mortgage interest rates kept homes out of reach for the majority of County residents and other citizens throughout the 1980's. This one factor had more influence on home ownership and construction than any other. Policies set at the federal level affecting interest rates, subsidies, material and wage costs, are cost factors which are little influenced by local policy, desire, or action.

Stanislaus County experienced a very high population increase from 1980 to 1990. Primarily, the discovery of San Joaquin Valley as an area affordable housing by San Francisco Bay Area commuters resulted in an increase in local values and almost all new housing stock was built for this income group. The new target housing market, Bay Area Commuters, could afford a higher down payment than "locals." The result of this influx and sometimes buying frenzy, caused the price of a single-family home to increase in value by 74%. **Table VI-1, New and Existing Home Prices**, reflects the average sale price for a single-family home from 1984 to 1990. Undeveloped land prices escalated from \$10,000 per acre to \$50,000 or more per acre.

The latter part of 1990 experienced a virtual shut down in all housing construction. Auction of new homes is a current marketing technique, occurring due to buyer reluctance in spite of low interest rates. In the early months of 1992, interest rates have dropped to as low as 7% and new home building and new home purchasing is slowly beginning to emerge in anticipation of some taxing incentives such as \$5,000 deduction for down payment for first time buyers. When employment insecurities are resolved as the recession comes to an end, new housing production and movement of existing housing stock is anticipated to occur.

TABLE VI-1
NEW AND EXISTING HOME PURCHASE PRICES
BY AVERAGE PRICE, AND PERCENTAGE CHANGE
1984-1990

YEAR	AVERAGE HOME PURCHASE PRICES	ANNUAL % INCREASE
1984	\$78,149	--
1985	\$77,764	-0.5
1986	\$84,166	8.2
1987	\$91,797	9.1
1988	\$99,541	8.9
1989	\$119,703	19.9
1990	\$135,569	13.3

Source: Modesto Association of Realtors, 1991

2. Construction Costs and Land Prices

Construction costs as reported by builders are up and increases in land values soared in the mid 1980's. As noted earlier, the vacant per acre land cost in 1980 was approximately \$10,000. By the latter part of 1980 per acre land cost was \$50,000 or more. Increases in building material prices can be attributed to the cyclical nature of the construction industry.

The supply outlook for all kinds of building material remains good. As the building industry recovers, shortages of various materials should not be encountered.

3. Housing Costs

The average California home has doubled, tripled and even quadrupled in value during the last ten years. In some areas, home prices have grown even faster. Today's housing prices are creating formidable barriers to homeownership. **Table VI-2, Median Home Values and Rents,** indicated a comparison of median priced homes in Stanislaus County.

TABLE VI-2
MEDIAN HOME VALUES AND RENTS
1990

Location	Median Home Value	Percent of County Medium	Median Rent	Percent of County Median
Ceres	\$127,700	103 %	\$421	101 %
Denair*	\$101,900	82 %	\$417	100 %
Hughson	\$91,100	73 %	\$322	77 %
Keyes*	\$66,800	54 %	\$359	86 %
Modesto	\$130,700	105 %	\$448	107 %
Newman	\$91,300	73 %	\$300	72 %
Oakdale	\$108,900	88 %	\$395	95 %
Patterson	\$133,500	107 %	\$278	67 %
Riverbank	\$94,300	76 %	\$278	85 %
Salida*	\$135,500	107 %	\$356	67 %
Turlock	\$123,300	99 %	\$406	97 %
Waterford	\$90,700	73 %	\$374	90 %
Stanislaus County	\$124,300	100%	\$417	100%

Source: 1990 Census

*Unincorporated Communities in Stanislaus County

The income needed to purchase a median priced home places it beyond the reach of most individuals. Affordable housing is by far a pressing problem, not only for the City of Riverbank, but for the areas in California as well. The rise of the "working poor" elicits the demand for more affordable housing, both rental and for purchase.

Today, in most cases, it takes two incomes just to pay the rent or mortgage. For instance, two full-time workers earning minimum wages barely earn enough to be able to afford the average median rent of \$448. One person working full-time in Modesto, needs to earn \$8.40 per hour to keep within the 30 percent affordability guidelines and be able to afford the average median rent (\$448). **Table VI-3 Comparison of Salaries and Rental/Mortgage Payments** provides a comparison of monthly salary and mortgage payment or rent.

**TABLE VI-3
COMPARISON OF SALARY RANGES
AND RENTAL/MORTGAGE**

Occupation	Salary Hourly/Monthly Full-Time	Maximum Rent/Mortgage Payment	Maximum Home Loan Amount
Minimum Wage Wkr.	\$4.25/\$680	\$227	\$24,480
Retail Clerk (a)	\$5.00/\$800	\$266	\$28,800
General Office Clerk (a)	\$6.60/\$1,056	\$352	\$38,016
Shop Mechanic-entry (a)	\$8.40/\$1,344	\$448	\$48,384
Truck Driver (a)	\$10.90/\$1,744	\$581	\$62,784
Computer Operator (b)	\$12.36/\$1,978	\$659	\$71,208
Teacher (c)	\$13.86/\$2,222	\$740	\$80,025
Registered Nurse (d)	\$15.75/\$2,520	\$840	\$90,720
Police Officer (b)	\$1,759/\$2,814	\$938	\$101,304
Fire Fighter (b)	\$18.25/\$2,916	\$972	\$104,976

Sources:

- (a) California Employment Development Department, July 1990
- (b) City of Modesto Salary Schedule, July 1991
- (c) Modesto City Schools, beginning (step 1) K-12 teacher salary, October 1991
- (d) Doctors Medical Center, base salary, excluding night shift deferential

4. Consumer Expectation

Consumer preference may still be toward a detached single-family dwelling, but because of the various components interacting to drive the price of homes up, households are now more willing to accept alternatives to that lifestyle by accepting smaller lots, high densities, and innovative approaches to today's housing needs.

B. GOVERNMENT CONSTRAINTS

Constraints, often called "soft costs" are contributing to an increasingly large percent of the cost of affordable housing, as well as to the housing in general. Soft costs include requirements by local government which are often excessive when affordable housing is a communities goal. Some of the charges attributable to each house are:

- water and sewer connection fees;
- traffic control improvements;
- legal and consulting fees;
- interest (passed on to buyers) during up to 2 years wait for approvals;
- environmental studies;
- park fees;
- sidewalks;
- extra wide roads;
- inspection fees; and
- school fees

1. Building Codes and Enforcements

While minimum building codes enforced by State law are essential to the physical construction of safe and lasting housing, additional standards controlling the design or un-needed safety precautions may increase the cost of affordable housing. The City of Riverbank has modified its building code to the requirements specified by State Law.

2. On- and Off-site Improvements

Land improvements can be categorized as those designated to modify the existing parcel of land, an on-site improvement, or those to modify the exterior, or off-site areas. The City of Riverbank Public Works Department is responsible for reviewing all off-site improvements. Such public off-site improvements include curbs, gutters, sidewalks, pavement, adequate drainage and street lighting. These have been deemed necessary to maintain the public health, safety and welfare standards for a residential community. The City of Riverbank permits the use of rolled curbs which lessens the cost of driveway installation to lots at a later date. Site improvements are discussed in Appendix K, Processing Time of Various Development Applications.

3. Fees

While fees can contribute significantly to increased housing costs, Riverbank Planning Department has attempted to minimize these costs for the developer. Although the costs listed below still amount to a substantial sum, the City sets these fees actually below their costs to provide the service. Appendix L, Exactions and Processing Fees identify established fees.

The county has adopted a Public Facilities Fee for both unincorporated areas as well as incorporated areas. The public facilities fee are collected at building permit stage. This fee was deemed necessary in order that Stanislaus County could provide the needed services and facilities as a result of new growth. The City of Riverbank requires these fees to be paid prior to issuance of building permits.

The county and the cities have reached mutual agreement to cause collection of the appropriate public facilities fee at the building permit stage.

Pursuant to 1986 legislation (AB 2926) school districts can directly levy developer fees to defray the costs of accommodating new students. These fees currently are \$1.59 per square foot for new residential construction. Beyond this legislation, school districts are attempting to gain full mitigation to school impacts at or during legislation actions by elected officials.

According to the State Department of Housing and Community Development, local jurisdictions throughout the state have tended to increase the burden of fees placed on new housing to finance infrastructure, primarily as a result of property tax reductions brought about by Proposition 13. The Department now assumes that fees comprise as much as 10% of the construction cost of a new home. Since most fees are levied on a per-unit basis, it is economically advantageous to a developer to build more expensive homes. The per-unit fees which add as much as \$25,000 to a single home cost are significantly impacting lower cost units.

4. Processing and Permit Procedures

Expeditious processing and permit procedures can minimize development costs dramatically. Delays often occur in the approval process which translate into increased housing costs. The City of Riverbank follows differing processing procedures for various planning transactions. Amendments to the General Plan and zoning modifications must go before the Planning Commission and City Council for passage, averaging 60 to 120 days, since changes of this nature are only considered at three scheduled City Council meetings per year. Tentative maps for subdivision development are required to pass the Planning Commission, and need City Council approval. All other permits, variances, or transactions of this type must be presented before the Planning Commission for their final approval. When an environmental impact report is required, six months or more will be added to the processing period. Appendix K,

Processing Time of Various Development Applications provides typical time lines of various applications

C. TRENDS IN HOUSING PRODUCTION

The 1980's was a decade of rising prices and rising interest rates. The 1990's have ushered in a recession in the housing market which has reversed development trends. Developers concentrated on high cost housing in the 80's as buyers sold existing housing at windfall prices and bought in record numbers their "dream homes". In 1992 the trend is toward the entry level buyer. The uncertainties of the job market are the only constraining factors as interest rates have dropped to 6-8 percent.

The truly "affordable" house is not in production and will not be available in any numbers until some means can be implemented to decrease development costs, which can be as much as 25 percent of the cost of a single-family affordable home and additional State and Federal subsidies are provided.

SECTION VII

HOUSING DEVELOPMENT

ELIGIBLE TO CHANGE TO

NON-LOW INCOME UNITS

VII. HOUSING DEVELOPMENT ELIGIBLE TO CHANGE TO NON-LOW INCOME UNITS

A. State Requirement:

Section 65583 (a)(8) of the Government Code requires an analysis of existing assisted rental housing developments that are eligible to change to non-low-income units during the next ten (10) year period due to termination of use restrictions. The required analysis includes project name and location, earliest possible date of conversion to non-low-income use, and the total number of elderly and non-elderly units which could be lost from the local low-income housing stock. The analysis shall also include an estimate of the total cost of producing new replacement housing units and an estimated cost of preserving the assisted housing development.

B. References Used:

The City of Riverbank Planning Department researched all appropriate resources which would likely list at-risk units. The result of this research found no at-risk units within the City of Riverbank.

Documents researched included:

- 1) California Debt Advisory Commission Annual Summary 1990, The Use of bond Proceeds;
- 2) Inventory of California FMHA Section 515, Projects Subject to Conversion at Owners Option, Listed by County and FMHA District as of April 1991;
- 3) California Housing Partnership Corporation, Inventory of Federally Subsidized Low-Income Rental Units at Risk of Conversion, 1991 Update-Northern California Counties;
- 4) Stanislaus County Housing Authority, Section 8, Lower-Income Rental Assistance Project-Based Programs:
 - * New Construction
 - * Substantial or Moderate Rehabilitation
 - * Loan Management Set-Aside

SECTION VIII
EVALUATION OF 1985-1990
HOUSING ELEMENT

VIII. EVALUATION OF 1985-1990 HOUSING ELEMENT

This section evaluates the goals, objectives and implementation strategies of the 1985-1990 Housing Element.

1. Effectiveness of Programs

Stanislaus County has met and exceeded its Regional Fair Share 1985-1990 housing unit production goals. The County has also identified lands suitable for residential development.

Although, all previous programs were not implemented, it is clear that the City of Riverbank's housing strategy was successful.

2. Ability to Meet Quantified Objectives

The City of Riverbank met the majority of its objectives as detailed in subsection 4 below; however, not all objectives were met. The primary reasons for not meeting these objectives were lack of City financial resources and personnel limitations.

3. Adjustments to 1992-1997 Housing Element

The 1992-1997 Housing Element is based on a previously successful philosophical approach to providing housing for needy families. Sufficient land for housing opportunities is available, governmental restraints have been reduced, and cooperative efforts have been encouraged among governmental agencies (local, state, and federal) for profit and non-profit housing advocacy.

4. Housing Units Accomplishments 1985-1992

The City of Riverbank exceeded total housing units as identified by SAAG as its regional share. Table VIII-1, Housing Unit Accomplishments 1985-1992, summarized the City's accomplishments.

**TABLE VIII-1
HOUSING UNIT ACCOMPLISHMENTS 1985-1992**

a. <u>New Units Provided</u>	Projected 1985-1990	Accomplished by 1990
Completion of approved family mobile home parks	146 Units	167
Completion of condominiums with approved plans	132 Units	0
SHE expected number of homes to be completed in 1984	32 Units	0
Continued local assistance from SHE (estimate 10 single family homes/year)	50 Units	0
Completion of approved R-1 subdivisions	197 Units	894
Completion of approved R-2 subdivisions	<u>284 Units</u>	<u>91</u>
Total new units provided	841 Units	1,152

b. Units Rehabilitated

Estimated at 3 units/year, it is hoped that greater participation in available programs can be generated in Riverbank through publicity and outreach programs.	15 Units	0
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c. Units Conserved

Estimated at 5 units/year. Through enforcement of building codes and nuisance ordinances, it is estimated that 5 units/year can be conserved.	25 Units	No Count
--	----------	----------

1,152

TOTAL NUMBER OF UNITS

Source: City of Riverbank Building Department

EVALUATION

GOAL I

To provide the opportunity for the construction of new low and moderate income housing units.

Objective 1A: The City of Riverbank was not successful in meeting the objective due to the lack of personnel and competition for the staff's resources.

Objective 1B: The City of Riverbank updated its land use element in 1990 and has provided adequate lands for residential development.

Objective 1C: The City of Riverbank was successful in implementing the use of P-D zoning for a series of residential developments. The success of the infill strategy is reflected in the land inventory shown in Appendix G.

The City of Riverbank exceeded its total regional housing needs during the 1985-1990 period.

GOAL II

To provide opportunities for the rehabilitation of deteriorating housing units or to construct room additions on homes of inadequate size, and to take direct action to assist in halting the decline of deteriorating neighborhoods.

Objective IIA: The City of Riverbank due to lack of personnel and other commitments of staff did not achieve this objective.

Objective IIB: The City of Riverbank did not apply for a CBDG Housing Rehabilitation Grant by 1985.

The City of Riverbank was successful in obtaining a 1990 Housing Rehabilitation Grant from HCD. The City has committed to rehabilitate 22 units with this grant.

Objective IIC: The City has been successful in the implementation of these objectives.

The City has increased its building inspection staff to ensure adequate inspections of new construction and rehabilitation efforts. Continued training of inspectors have been funded through the City's budget process.

The City continues to work closely with the Chamber of Commerce and local organizations to eliminate nuisances and to improve property maintenance.

GOAL III

To provide the opportunity for low and moderate-income households to obtain rental housing which is priced within their economic means.

Objective IIIA: The City completed both programs as identified.

Objective IIIB: The City of Riverbank and Riverbank Housing Authority caused 30 units to be constructed in 1986.

The City of Riverbank encourages the Stanislaus Housing Authority to issue Section 8 Housing Certificates to residents.

Objective IIIC: The City of Riverbank, due to personnel limitation and staff commitments to other priorities, did not apply in 1988 for a CDBG for housing rehabilitation.

However, in 1990 the City did receive a CDBG for the rehabilitation of 22 units.

Objective IIID: The City of Riverbank posts notices and contacts for housing discrimination complaints.

GOAL IV

To provide and maintain essential public services for Riverbank residents at reasonable costs.

Objective IVA: No action was required.

GOAL V

To provide opportunities for the development of middle and upper-income housing in Riverbank to achieve a balance of all economic levels in residential development.

Objective VA: The City of Riverbank has maintained an adequate inventory of residential lands to meet its regional housing needs.

The City supports the annexation of lands within its sphere of influence where services can be extended.

The City of Riverbank exceeded its fair share housing requirements.

GOAL VI

To provide opportunity for handicapped persons to obtain single-family homes built to meet the needs of those confined to a wheelchair.

Objective VIA: The City of Riverbank did not amend its City Ordinances to require a percentage of handicapped accessible single-family homes in new development.

SECTION IX

1992 - 1997

HOUSING GOALS

IX. HOUSING GOALS AND POLICIES

A. Anticipated Housing Accomplishments, 1990-1997

The City believes that the programs and objectives described in this section represent the maximum effort the City can make to accommodate housing for all income groups. Table IX-1 identifies anticipated summary of housing units completed between 1990-1997. In developing these quantified objectives, the City has considered:

- * development costs for market-rate housing and how the City can reduce these costs, still provide necessary public services and facilities, and maintain a minimum acceptable standard of development quality;
- * the zoning densities which are appropriate to accommodate very low-, low-income housing yet which are still sensitive to the City's environmental character and existing residential neighborhoods;
- * available local financial and staff resources to implement the City's housing program (the City does not anticipate having sufficient funding to provide more than 1 staff positions to support the City's housing program and other community development programs);
- * available state and federal sources of funding for affordable housing developments; and
- * the ability the private sector to assist the City in implementing proposed housing programs. Riverbank does not anticipate that it will be financially feasible, given the incentives it can provide, to include affordable housing in every housing development. The housing program makes a conservative estimate, therefore, of the number of market rate and government-assisted housing units affordable to very low, low and moderate-income households that could be provided from the programs described above.

TABLE IX-1
SUMMARY OF CITY HOUSING OBJECTIVES

Share	City Objective	SAAG
<u>New Construction</u>	1990-1997	1990-1997
Very Low Income	118	324
Low-Income	164	230
Moderate Income	284	284
Above Moderate Income	1000	513
TOTAL	1566	1350
<u>Rehabilitation</u>	25	
<u>Preservation of Existing</u>	0	(At-risk units)
<u>Affordable Housing</u>	0	(mobilehomes)

B. INTRODUCTION

This section of the Housing Element contains the City's goals, policies, and proposed plan of actions to implement the City's housing program. The goals and policies reflect the needs identified previously in the Element. Each proposed implementation program contains a description of the intended action, an explanation of the agency responsible for administering the program, possible sources of funding (if applicable), the time frame during which the program would take effect, and anticipated results. Whenever possible, the anticipated results have been expressed in quantified terms.

Briefly stated, the Housing Goals, are:

- * To plan for a sufficient number of dwelling units to meet the City's regional housing share as determined by SAAG within the confines of environmental considerations.
- * To ensure an orderly approach to providing public services and facilities to meet the needs of new development.
- * To address the affordable housing needs of very low-, low-, and moderate-income households and to encourage the private sector to develop housing affordable to these income groups.
- * To conserve and improve the quality of Riverbank's existing housing stock and residential neighborhoods.
- * To preserve existing affordable housing opportunities.
- * To plan for a balanced community that provides housing, employment, commercial services, and recreational opportunities.
- * To ensure that housing is available to all present and future residents on a non-discriminatory basis.
- * To preserve historically and architecturally significant residences.

The philosophy underlying the proposed policies and programs is that the Riverbank's role in the development of housing is one of facilitator. The City can lay the planning ground work for housing construction, provide a favorable regulatory environment for housing, apply for financial assistance from state and federal agencies, and use the

limited amount of redevelopment housing set aside funds available to support affordable housing programs. The City can also actively seek out interested builders who are willing to work with the City on alternative housing developments that will promote affordability for low- and moderate-income households.

Whether or not appropriate amounts and types of housing are constructed, however, will depend primarily on the decisions of home builders and non-profit housing corporations. The City, itself, is not in the business of building housing.

In developing its proposed housing strategy, the City has decided not to pursue a mandatory inclusionary housing program, required land dedications for affordable housing, or required contributions to a housing trust fund in lieu of building affordable housing. The City's reasons are as follows:

- * Given the reduced level of state and federal subsidies to support affordable housing development, the City does not want affordable housing units in an inclusionary program to be subsidized by higher prices/costs on market-rate units. This internal development subsidy could substantially affect the availability of housing affordable to moderate and middle-income households.
- * The City does not want builders to offset the costs associated with land dedications or contributions to a housing trust funds by raising their prices on market-rate housing.
- * Given the great variation in financial, environmental, and locational considerations among residential development proposals, the City does not believe it is appropriate or desirable to require a fixed percentage of affordable housing in all new residential developments.
- * The City believes that, in the long run, it can achieve a reasonable balance between the needs of its very low-, low-, and moderate-income residents and the ability and willingness of the private market to respond to those needs through voluntary approaches.

For a full discussion of the advantages and disadvantages of voluntary versus mandatory approaches to providing affordable housing, see the Appendix H, "SUMMARY OF APPROACHES TO AFFORDABLE HOUSING REQUIREMENTS FOR NEW DEVELOPMENT".

C. GOALS:

GOAL 1.0: TO PROVIDE FOR THE CITY'S REGIONAL SHARE OF NEW HOUSING FOR ALL INCOME GROUPS

POLICIES

Policy 1.01. Maintain sufficient land zoned at a range of residential densities to accommodate the City's regional share of housing.

Policy 1.02. Identify sites that are suitable for multifamily housing and residential redevelopment.

Policy 1.03. To encourage home builders to use multifamily-designated land for the highest allowed density housing consistent with the City's low- and moderate-income housing needs.

PROGRAMS

PROGRAM 1.01: Provide Adequate Sites for Housing, in Particular Rental Housing

Description. The City contains approximately 183 undeveloped and under utilized acres of land designated for single-family residential use and approximately 34 acres of undeveloped and under utilized land for multifamily residential use (excluding approved development projects and projects presently under construction). Of the 1350 dwelling units allocated to Riverbank between 1990 and 1997 under the SAAG regional housing plan, 1024 units were approved by permit and completed between 1990 and 1992 (see Table IX-2, Units Approved January 1990 to 1992). For the remaining 5.5 years covered by the SAAG plan (January 1990 to June 30 1997, Table 1X-3) the City would need to accommodate 237 very low-income dwelling units, 204 low-income dwelling units, zero moderate-income dwelling units, and zero above moderate-income dwelling units to meet 100% of its SAAG share for all income categories. The combination of development projects approved but not yet under construction, units under construction but not yet completed, and remaining vacant land with no approved development projects is more than adequate to accommodate the City's remaining share of housing for each income group (See Chapter V - Housing Production Opportunity)

The City believes that its General Plan densities are sufficient. It is evident that lands are in need to be rezoned, in combination with density bonuses, to provide adequate densities for housing for all income groups. However, adequate zoning densities will not, by themselves, guarantee the economic feasibility of producing affordable housing. There may be financial constraints that would prohibit home builders from being able to address the needs of very low-, low-, and moderate-income households,

even with the residential densities permitted by the City. For example, the ability of the private sector to provide housing affordable to these groups could be substantially affected by interest rates, federal tax-policies and lack incentives for very low and lower income housing, the availability of state and federal housing development and operation subsidies, and housing development costs. With the exception of housing development fee permitting costs, the City has no control over these other factors that affect the ability of home builders to deliver housing affordable to very low-, low-, and moderate-income households.

The City can affect housing development costs, in part, through its zoning policies, its development permit procedures, its subdivision and development standards, its requirements for public services and facilities for new development, and the methods it adopts to finance those services and facilities. These aspects of the City's influence on development costs were discussed in Chapter IV, Housing Constraints.

The City will continue its planning programs to accommodate new housing development as expeditiously as possible. Given the financial constraints discussed above over which the City has no control, and little ability to mitigate, it is unlikely that 100% of the needs of lower-income households can be met, even with a concerted effort by the City to work with for-profit and non-profit housing developers to use a number of techniques to supply affordable housing. The City's quantified objectives for very low-, low-, and moderate-income housing are discussed in the following section.

Administration/Funding. Community Development Department and City Council.

Time Frame. Current and ongoing.

Expected Results. Periodic refinement of City's land use regulations to reflect changes in housing need; continued approval of housing to accommodate regional share. City's anticipated housing achievement by 1997.

SAAG'S REGIONAL FAIR SHARE ALLOCATION	ABOVE MODERATE	MODERATE	LOW	VERY LOW	REHAB	CONSERVATION
	513	284	230	324	0	0
CITY OF RIVERBANK ANTICIPATED HOUSING PROJECTION	1000	284	164	118	25	25

**TABLE IX-2
HOUSING UNITS COMPLETED
1990-1992**

 HOUSING UNITS COMPLETED 1990-1992			
	1990	1991	1992
Single Family Detached	225	353	420
2-4 Units, Attached *(LOW INCOME UNITS)	18	0	0
SUBTOTAL	243	353	428
Demolished	3	1	0
TOTAL UNITS ADDED	240	352	428

Source: Department of Finance Preliminary Reporting.

* ASSUMED TO BE LOW INCOME RENTAL UNITS

TABLE IX 3
REGIONAL HOUSING UNITS SAAG

		ABOVE MODERATE	MODERATE	LOW	VERY LOW
SAAG	1990 TO	513	284	230	324
	6/1997				
CITY'S ACTIVITY BUILDING PERMIT DATA	1990	220	25	18	0
	1991	200	153	0	0
	1992	314	106	8	0
	1993				
	1994				
	1995				
	1996				
	1997				
	20 UNITS SENIOR CITIZENS PROJECT 40 UNIT MULTI FAMILY PROJECT 154 S.F. FARMERS HOME PROJECT				
	FAIR SHARE HOUSING NEEDED		4	204	237

PROGRAM 1.02: Development of Sites for Multifamily Housing

Description. One of the most critical needs in the City is for affordable multifamily rental housing and large family housing, especially for low-income families. Nearly 41% of the City's remaining housing needs between 1990 and 1997, according to the SAAG housing allocation plan, is for housing affordable to low-income households. The City should make the most effective use of these sites it has designated for multifamily use to promote the construction of housing affordable to very low-, low-, and moderate-income households.

Although the City cannot control the market conditions conducive to the production of multifamily housing, the City can, through its General Plan policies and development permit procedures, ensure that land designated for multifamily use is not prematurely committed to single family development and that the total development potential for affordable housing is maintained. Should a developer propose single family housing on multifamily-designated land, the City will do one of the following to mitigate the loss of that land for potential use for housing affordable to low- and moderate-income households:

- * Determine whether there is sufficient remaining multifamily-zoned land to meet the City's low- and moderate-income housing needs and, if so, allow the project for single family use; or
- * Find that the project will have negative implications for the supply of land for affordable housing, and request the project proponent to include affordable housing in the development plan; or
- * Find that the project will have negative implications for the supply of land for affordable housing, and request the project proponent to work with the City in developing affordable housing on another site; or
- * Instigate a rezone to multifamily use of undeveloped single family-zoned land elsewhere in the City to offset the loss of multifamily land; or
- * Seek to ensure that developers of other multifamily-zoned sites submit proposals with densities that are closer to the maximum allowed under the General Plan to assure that the total number of potentially affordable multifamily units to be developed can be maintained.

Multifamily rental housing does not typically provide dwelling units for large families, so the City will encourage that a percentage of new multifamily dwelling units contain three and four bedrooms. The City will require the provision of three- and four-bedroom units in family housing projects that it participates in through state and federal funding. As part of the multifamily housing strategy, the City will require that projects in which participates address the needs of low-income families whose workers are employed in agriculture.

Administration/Funding. The Planning Department will carry out this program as part of its on-going planning activities.

Time Frame. July 1992 to June 1997.

Expected Results. Private Sector Opportunity for development of 441 units of multifamily housing, including rental apartments, townhouses, and condominiums. Refer to Tables III-5, III-7, Table 1X-1, and 1X-3.

PROGRAM 1.03: Provision of Public Services

Description. The City will continue to plan for and develop financing plans to finance the provision of public services and facilities that are needed to serve new residential development. These include streets, intersection, water and sewer facilities, additional water allocations, drainage facilities, emergency services, educational services and facilities, recreational services and facilities, and general municipal governmental services.

The City has employed, and will continue to employ a number of methods for identifying needed services and facilities. These include the preparation of specific plans to govern the development of large areas of land designated for a mixture of uses, the preparation of financing plans to accompany public facilities and service components of specific plans, the preparation and periodic updating of a city-wide Capital Improvements Plan. In establishing minimum standards for public services and facilities, the City will seek to balance the need for assuring that residents of new development enjoy a high quality of public services and facilities with the need to mitigate the cost-effects of public service and facility requirements on the ability of home builders to provide affordable housing.

To finance needed services and facilities, the City will seek to reduce the up-front housing costs impacts as much as possible by charging development fees only for the cost those services and facilities which must in place prior to, or shortly after, the completion of a development and for which long-term financing options are unavailable. Whenever possible, the City will seek financing solutions that allow costs to be stretched over a period of ten or more years. Among the long-term financing options are the creation of special assessment districts with the power to issue bonds that would be repaid by annual assessments levied on properties in the district based on the level of benefit received from the services and facilities.

ADMINISTRATION /FUNDING: Public Works, Planning and City Manager - General Fund and Fees.

TIME FRAME: 1990 to June 1997

EXPECTED RESULTS: Continual review of the City's Policies and standards for development and associated fees.

PROGRAM 1.04: Sites for Special Group Housing

Description. There are a number of special population groups which the State has identified as in need of a residential living environment for their proper physical and mental fulfillment. These groups include mobility, developmentally, and mentally impaired individuals; elderly residents in need of 24-hour care; persons with mental illnesses; and individuals recovering from substance abuse. Group homes of six or fewer individuals serving these and other special population groups will be allowed as a residential use in any residential zone in the City.

Administration/Funding. The Community Development Department will review applications for such homes as part of its development permit processing responsibility.

Time Frame. July 1992 to June 1997, and on-going.

Expected Results. No quantifiable estimate is available, as the number of individuals benefitted will depend on the interest by public agencies or non-profit groups operating such facilities. In

qualitative terms, a more enriched living environment will be provided to these special population groups.

PROGRAM 1.05: HOUSING FOR OLDER ADULTS

Description. The City currently allows housing development which is specifically designed for the lifestyle, physical, and medical needs of older adults in multifamily zones. There is a need for additional housing to meet the needs of this age group, particularly those who are low-income. The number of City residents most likely to need special housing accommodations because of age-related physical and economic conditions has nearly doubled since 1980 and is projected to increase further during the 1990s. The City will cooperate with non-profit and for-profit housing developers who propose to construct housing for older adults by providing assistance in applying for governmental funding and offering density bonuses and other local incentives (see affordable housing programs under Goal Two).

Administration/Funding. The Community Development Department will be responsible for project review and consistency with development standards.

Time Frame. July 1992 to June 1997.

Expected Results. Approval of 20 to 100 units senior citizen development.

PROGRAM 1.06: Housing for Single Parents With Children

Description. Single parents with children have difficulty in arranging child care that is conveniently located with respect to work and their place of residence. Single mothers, in particular, have the greatest difficulty in affording housing and child care because the majority of single mother are low-income (this group also has the highest incidence of impoverishment). In its participation in housing programs, the City will investigate state and federal programs, and activities by non-profit housing sponsors, that can meet address the affordable housing requirements of single mothers as well as their child care needs. This program included two specific actions:

- * Encouragement of development proposals that integrate affordable housing and child care services.
- * Review of the City's zoning code to ensure that City requirements do not overly restrict the location of child care services.

Administration/Funding. The Community Development Department would be responsible for zoning code and development review. The City would be responsible for seeking governmental funding and developer commitments for affordable housing projects which include child care services.

Time Frame. Identify funding sources, seek interested non-profit or for-profit developers, and review zoning code by July 1994. Adopt any zoning code changes to facilitate the location of child care service in 1994. Cooperate in the development of one or more projects which integrate affordable housing and child care services between 1993 and 1996.

Expected Results. Increase in affordable housing and child care services and options for single mothers.

GOAL 2.0: ENCOURAGE THE PROVISION OF AFFORDABLE HOUSING

POLICIES

Policy 2.01. The City will make use of state and federal programs for which it would be the applicant, and work with non-profit and for-profit developers to make use of those programs for which the developer must be the applicant. Specific programs which the City will use, funding permitting, are: Community Development Block Grant Program, California Rental Housing Construction Program, California Housing Rehabilitation Program (CHRP) for owner- occupants and investors, and Housing and Urban Development programs to finance very low-, low-, and moderate-income housing, and state and federal programs aimed at providing housing and related services to homeless individuals.

Policy 2.02. The City will also investigate the feasibility of issuing tax-exempt bonds or mortgage credit certificates to provide very low, low-interest financing for affordable housing.

Policy 2.03. The City will provide density bonuses to home builders proposing to include a minimum specified percentage of very low-, low-, and moderate-income dwelling units within residential developments.

Policy 2.04. The City will work with non-profit organizations, to identify potential projects and sources of funding to develop very low-, low-, and moderate-income housing.

Policy 2.05. The City will identify and pursue the use of surplus government property for the construction of housing affordable to low- and moderate-income households.

Policy 2.06. The City will develop a plan for the use redevelopment tax increment funds set-aside for the construction and rehabilitation of housing for very low-, low-, and moderate-income households.

PROGRAMS

PROGRAM 2.01: Density Bonuses and Other Incentives

Description. Density bonuses provide a developer with additional dwelling units in exchange for the provision of housing affordable to very low, low- and moderate-income households. Examples of incentives are financial contributions to development costs, development permit or fee waivers or reductions, expedited permit processing, allowance of cost-saving alternative

development standards, application on a developer's behalf for state or federal subsidies, and the issuance of tax-exempt bonds for provide low-cost financing.

The City will offer one or more the following incentives to projects meeting the above criteria:

- * fee reductions, the amount of the reduction depending on the financial need of the project to maintain the affordability of dwelling units,
- * priority permit processing,
- * low-interest financing (if available as a result of a successful tax exempt bond issue),
- * a contribution from the City's redevelopment fund consistent with a plan for the use of such funding,
- * the use of alterative subdivision standards that will result in cost savings to be passed on to the occupants of a new development, provided such alternative standards can achieve City a similar level of design and service performance as standard subdivision requirements, or
- * the enlisting of financing from private lenders under the community reinvestment act.

Affordable density bonus units granted under this program must contain affordable guarantees. The City will adopt an ordinance setting forth affordability requirements for density bonus units.

Administration/Funding. The Community Development Department will implement the provisions of this program as part of its planning and development permit processing responsibilities. Financial and regulatory incentives will be approved by the City Council and the Redevelopment Agency on a case-by-case basis.

Time Frame. Approve density bonuses on an on-going basis. Adopt density bonus policy by July 1994.

Expected Results. Development of 0 moderate-income, 2 low-income, and 1 very low-income density bonus units. Units to be provided in conjunction with other programs that provide financial incentives or subsidies for affordable housing.

PROGRAM 2.02: Pursue Funding Under State and Federal Programs

Description. There are a number of state and federal programs which provide low-cost financing or subsidies for the production of low- and moderate-income housing, although funding levels have decreased substantially over the past decade. Certain programs require an application and participation by a local public agency; other programs are for use by non-profit housing corporations and housing authorities, and the remaining programs require application and direct participation by a private developer.

Riverbank will provide assistance to non-profit and private housing developers to make use of other programs which require their application and participation. The use of the programs listed

below is predicated upon reaching agreements with interested non-profit or private developers to construct low- and/or moderate-income housing.

Programs which the City or the Redevelopment Agency will pursue directly are:

- * State Predevelopment Loan Program
- * State Rental Housing Construction Program
- * Development Assistance Program
- * Community Development Block Grant Program
- * Federal loan guarantees for senior and handicapped housing developments
- * Federal loan guarantees for low-income family housing developments
- * HOME program (a new federal program)

These are the most readily available programs at the present time. Should the City identify other state or federal programs for which it is eligible, these other sources of funds will be considered as well.

There are a number of other programs which provide direct subsidies, mortgage insurance, or low-interest loans to non-profit housing sponsors. Agencies providing this assistance include the California Department of Housing and Community Development, the California Housing Finance Agency, the U. S. Department of Housing and Urban Development, and the U. S. Farmers Home Administration. Included in these programs are:

- * Technical assistance grants for project feasibility and development
- * Subsidies for shared housing for seniors, congregate housing, senior housing, self-help housing, transitional housing for homeless individuals, and other targeted groups.
- * Mobilehome park purchase and rehabilitation
- * Project loans and loan insurance
- * Federal funds for the acquisition, conversion, rehabilitation, or construction of publicly owned or managed housing (funding is extremely limited)

The City will solicit interested non-profit and private developers to make use of these other programs. The City will also provide local assistance in preparing funding applications, grant density bonuses, and apply for complementary programs that can help reduce land or site development costs for such projects.

Administration/Funding. The Community Development Department and the Redevelopment Agency will coordinate their efforts to make use of available state and federal programs, and to solicit participation by non-profit and private developers. The City will also cooperate with the Riverbank Housing Authority for identifying suitable sites in Riverbank for at least one small, scattered- site public housing development should additional funding be available from the federal government.

Time Frame. July 1993 and on-going.

Expected Results. Provision of 20 very-low income dwelling units, 134 lower-income dwelling units, and moderate-income dwelling units. These objectives are based on the following assumptions:

- * That the City can successfully apply for state or federal funding (HCD or HUD) for two rental housing development projects that will include at least 10% of the dwelling units affordable to very low-income households, at least 25% of the units affordable to low-income households, and at least 25% of the units affordable to moderate-income households.
- * That the City will be successful in soliciting participation by developers in at least four CHFA-financed development projects (two ownership and two multifamily rental) in which a percentage of the units will be affordable to very low-, low-, and moderate-income households.
- * That the City will be successful in working with a non-profit housing developer to develop at least two small scattered-site rental housing projects for low- and moderate-income households.
- * That the City will be able to "piggy-back" financial incentives under its density bonus program and to provide financial assistance under its redevelopment tax increment set-aside plan.

PROGRAM 2.03: Tax-Exempt Bond Financing

Description. Public agencies can issue revenue bonds, the interest on which is exempt from income taxation. Because the bonds are issued through a public agency, the investors pay no income tax on the interest earned, the bonds carry a lower interest rate than would otherwise be available to the borrower. Housing financed through tax-exempt bonds can be of two types:

- * Ownership housing, typically single-family homes, in which income qualified first-time home buyers receive a discounted mortgage interest rate.
- * Multifamily rental housing, in which the project owner receives below-market interest rate financing in exchange for reserving a specified percentage of dwelling units for low- and/or moderate-income households.

To use this program, a public agency must first locate an interested developer, apply for and receive an allocation from the State Mortgage Revenue Bond Allocation Committee, and locate a bond underwriter to assist in the issuance of the bonds. The process typically takes one year to 18 months from the initial application to the availability of funds for project development/financing.

The City will pursue applications for the authority to issue a tax-exempt bond. In the event the City determines that it would be infeasible to issue bonds, it will pursue the alternative option

of mortgage credit certificates, which may be issued to qualified borrowers. Mortgage credit certificates provide tax credits to borrowers, which have the equivalent effect of low interest rate financing. One requirement of the program is that the applicant make a deposit of 1/2 of one percent of the bond allocation being requested.

The City will seek an interested developer to take advantage of the mortgage revenue bond program and explore the cost and feasibility of issuing tax-exempt bonds. Because the size of a likely project would be small, it may not be financially feasible for the City to issue tax exempt bonds individually. In such a case, the City would look for one or more other interested public agencies to form a joint powers authority to issue bonds jointly.

Administration/Funding. The Community Development Department would work with the Riverbank Redevelopment Agency in applying for a bond allocation. The Community Development Department would take the lead in locating an interested developer. The City Administrator and City Attorney would take the lead in setting up necessary legal mechanisms to issue and administer the bonds. Funding for the required deposit would have to be provided by the developer, and administrative costs of issuing the bonds could be covered through arbitrage (the difference between the interest rate paid to bond holders and the interest rate charged to the developer or home buyers).

Time Frame. Determine feasibility and locate interested developer for potential bond issues in 1994 and 1996. Develop affordable housing projects in 1996 and 1997.

Expected Results. Finance at least one project with tax-exempt bonds, or provide mortgage credit certificates for borrowers in at least one project. The City will specify a minimum percentage of dwelling units to be affordable to low- and/or moderate-income households. Objective is for 25 very low-income, and 75 low-income, and 50 moderate-income housing units.

PROGRAM 2.04: Community Reinvestment Act

Description. The Community Reinvestment Act directs federal regulatory and deposit insurance agencies to encourage the institutions they regulate or insure to assist in meeting the credit needs of their communities, including low- and moderate-income needs. Federal agencies are supposed to evaluate compliance with the intent of this act when reviewing applications by financial institutions for charters, new branches, mergers, relocations, and other regulated transactions. Until recently, the provisions of this act were not widely implemented.

Riverbank will identify financial institutions operating in the City that fall under the requirements of this act and request that these institutions develop specific programs for providing financing for very low-, low-, and moderate-income housing in the incorporated area.

Administration/Funding. The Community Development Department will be responsible for assisting public agencies, non-profit organizations, and private developers seeking commitments from financial institutions willing to assist in the financing of affordable housing projects.

Time Frame. January 1, 1993 and ongoing.

Expected Results. Financing of one or more affordable housing project(s) at favorable terms.

PROGRAM 2.05: Permit and Development Fee Reductions

Description. Development and building permit fees represent a minor portion of the cost of housing. The City will decide, on a case-by-case basis, to waive or reduce fees for affordable housing projects. This decision will be based, in part, on the availability of alternatives means of financing the services or facilities for which the fees are being charged, and the ability of the City to absorb the revenue loss from fee waivers or reductions. The City will also request waivers or reductions from other agencies which have independent authority to charge fees.

Administration/Funding. The Community Development Department will recommend to the City Council fee waivers or reductions on a case-by-case basis. The Council will be responsible for approving fee waivers or reductions for those fees over which it has jurisdiction.

Time Frame. On going, and reviewed on a case by case basis.

Expected Results: Cost savings for affordable housing projects.

PROGRAM 2.06: Second Units in Single Family Neighborhoods.

Description. The City will permit second units in single family neighborhoods according to the requirements of state law. The City will continue to implement its current second units ordinance. This program is designed to allow additional affordable housing opportunities in neighborhoods in which lot and dwelling unit sizes are sufficiently large to permit the creation of small second unit. City standards for the location and design of such units will ensure that homes with second units are not readily distinguishable from other homes in a single family neighborhood.

Administration/Funding. Community Development Department and Building Department to review applications and ensure compliance with City standards.

Time Frame. Current and on-going program.

Expected Results. Creation of 10 dwelling units, 2 affordable to very low- and 8 affordable to low-income households.

GOAL 3.0: IMPROVE/CONSERVE THE EXISTING SUPPLY OF HOUSING

POLICIES

Policy 3.01: Provide property owners with assistance to inspect and identify code violations in residential buildings.

Policy 3.02: Continue to apply for state and federal assistance for housing rehabilitation for low-income households. Rental housing that is repaired with government assistance shall remain affordable to low-income households for a specified period of time.

Policy 3.03: Require the abatement or demolition of substandard housing that is not economically feasible to repair and which represents a health and safety threat.

Policy 3.04: Seek, through code enforcement, the private rehabilitation of substandard dwelling units and provide financial assistance, when available, to owners of dwelling units occupied by low-income households. In applying this policy, the City shall seek to avoid the displacement of low-income households.

Policy 3.05: Periodically survey housing conditions to maintain a current data base on housing repair needs.

Policy 3.06: Allocate a portion of the City's redevelopment tax increment set-aside funds for preserving substandard housing occupied by lower-income households.

PROGRAMS

PROGRAM 3.01: Inspection Program.

Description. The City of Riverbank will, on a request basis, arrange for an inspection of residential properties building code violations which should be corrected. A more comprehensive voluntary building code inspection would be performed by the Building Department for an inspection fee that covers the cost of this service.

Administration/Funding. The Building Department will administer the code inspection program, to be funded from inspection fees.

Time Frame. July 1992 to June 1997.

Anticipated Results. Depends on the number inspection requested.

PROGRAM 3.02: Code Enforcement and Abatement

Description. The City will identify dwelling units that are unsafe to occupy and initiate appropriate action to have those units comply with building code standards or removed. This action would be taken only in the most extreme cases in which the owner of the dwelling units

is unable or unwilling to make necessary repairs, in which repairs are not feasible, or in which the dwelling unit has been abandoned.

Administration/Funding. The Building Department will enforce code requirements and order unsafe units to be vacated (and demolished, if necessary).

Time Frame. July 1992 to June 1997. .

Anticipated Results. Repair of dwelling units which are feasible to rehabilitate and removal of dwelling units, if any, which may be infeasible to repair.

PROGRAM 3.03: Rehabilitation of Substandard Dwelling Units

Description: The City has identified 1362 dwelling units in need of immediate rehabilitation based on the exterior deterioration of these units. (March 1990 Housing Condition Survey)

Most of these substandard dwelling units are occupied by low-income households. Most low-income owner-occupants lack sufficient financial resources to obtain private funding for home repairs. Owners of rental units occupied by low-income households often cannot financially support repairs to dwelling units from the rents they can charge.

To encourage private rehabilitation efforts, the City will apply for and/or assist eligible households in applying for various private, state and federal sources of funding for housing rehabilitation and home repairs, which would include the correction of health and safety hazards, weatherization, and the addition of space to alleviate overcrowding. The City will also allocate a portion of its redevelopment tax increment funds for housing rehabilitation.

Administration/Funding. The City will apply frequently as allowed and as demand for rehabilitation required, for funding under the Community Development Block Grant Program, and the California Housing Rehabilitation Program. In addition, the Agency will provide information to, and assist owners of, rental properties in applying for funding under the California Housing Rehabilitation Program, from the California Housing Finance Agency, and from the U. S. Department of Housing and Urban Development.

In some cases, several of the above-mentioned programs will be combined to undertake home repairs. Owners of rental properties who are assisted in financing the rehabilitation of their dwelling units will be required to rent the units to low-income households and to sign a rent limitation agreement.

Time Frame. Current and on-going program.

Expected Results. Rehabilitate 25 dwelling units between 1992 and 1997. (Based upon 3 grants being received and rehabilitation of up to 10 units per year).

PROGRAM 3.04: Relocation Assistance

Description. The City of Riverbank will seek funding to pay for the relocation expenses of low-income residents displaced as a result of the condemnation or required vacation of dwelling units due to code violations. The City will require that displaced residents be given the right of first refusal to return to the dwelling units upon their repair.

Administration/Funding. The Building Department will administer this program as funds permit.

Time Frame. Implement 1992 and ongoing.

Expected Results. Provide relocation assistance to the estimated households displaced by the code enforcement and abatement program.

PROGRAM 3.05: Housing Demolition Mitigation

Description. The City will follow the requirements of state law regarding the demolition or conversion of dwelling units occupied by lower-income households in the City's redevelopment area. State law requires that all dwelling units occupied by lower-income households which are demolished or converted in a redevelopment area be replaced, and 75% of the replacement units must be available at comparable cost to the units removed. At the present time, the City has not identified any specific dwelling units to be demolished or converted.

Administration/Funding. The Redevelopment Agency is responsible for implementing the requirements of state law.

Time Frame. Ongoing program.

Expected Results. Provision of replacement dwelling units within the redevelopment area. At present, no dwelling units have been demolished in the City's redevelopment area nor any there any plans for the demolition of dwelling units.

PROGRAM 3.06: Maintenance of Housing Condition Data Base

Description. The City will maintain current information on the condition of dwelling units in the City by periodically updating its housing conditions data base. Approximately every 2-3 years, the City will resurvey housing conditions to ensure the currency of its housing conditions information.

Administration/Funding. The Community Development Department will direct these surveys.

Time Frame. Conduct surveys in 1994 and 1996.

Expected Results. One survey update to be completed in 1994 and one survey update in 1996.

PROGRAM 3.07: Zoning Flexibility For Housing Rehabilitation.

Description. Many dwelling units in need of rehabilitation were constructed prior to adoption of current zoning standards. As a consequence, some of these dwelling units are non-conforming as to lot size, set-backs, yard requirement, location, and other zoning requirements. To avoid discouraging rehabilitation efforts, the City will allow non-conforming dwelling units to be rehabilitated so long as the non-conformity is not increased and there is no threat to public health and safety.

Administration/Funding. The Community Development Department will determine the zoning status of dwelling units to be rehabilitated based on inspection information provided by the Building Department. The staff time required for the determination of zoning status will be included in any permit fees, except that the City may waive any extra charges for low-income households.

Time Frame. Current and on-going.

Expected Results. Zoning status to be determined for properties rehabilitated under Programs One through Four.

PROGRAM 3.08: Preservation of Subsidized Housing Units.

Description. There are zero federally subsidized (no state or local) rental housing developments whose owners could prepay their federal loans and convert their units to market-rate housing between 1990 and 1997.

Administration/Funding. None required.

Time Frame. Not applicable.

Estimated Results. Not applicable.

PROGRAM 3.09: Manufactured Housing on Single Family Lots

Description. The City will allow manufactured homes on land zoned for residential use, subject to the same development standards as site built housing, according to the requirements of state law.

Administration/Funding. Community Development Department and Building Department will process applications.

Time Frame. Current and ongoing.

Expected Results. Increase in opportunities for manufactured housing constructed to HUD code as a lower-cost alternative to site built housing. It is anticipated that not more than 10 applications will be received for manufactured housing.

PROGRAM 3.10: Preservation of Mobilehome Parks.

Description. The City will seek to preserve mobilehomes in mobilehome parks which have the potential to provide sound housing. There are 170 units mobilehomes in mobilehome parks in Riverbank. The specific number of mobilehomes constructed prior to 1974 HUD standards have not been determined by the City. Low-income residents in these mobilehomes should be provided relocation assistance according to the provisions of Program 3.04. The City should not, however, seek to preserve those mobilehomes which do not have the potential to provide safe and sound housing.

Administration/Funding. Community Development Department to identify dilapidated mobilehomes with the assistance of the Building Department. Redevelopment Agency to provide relocation assistance.

Time Frame. Undertake relocation of low-income residents residing in dilapidated mobilehomes beginning in 1993 and ending in 1995.

Expected Results. Relocate approximately 0 households. Preserve 170 mobilehomes within five (5) existing mobilehome parks.

PROGRAM 3.11: Homeless Services

Description. The City of Riverbank will continue to cooperate with non-profit homeless shelter providers and meet the needs of individuals and families without permanent housing. At present, there is no identified need for a permanent homeless or transitional housing facility in the City. Should such a need arise in the future, the City would identify appropriate locations for homeless or transitional housing facilities according to the City's zoning code.

Administration/Funding. The Community Development Department will be responsible for reviewing compliance with City zoning requirements.

Time Frame. Timeframe for homeless or transitional housing facility depends on the timing of proposals presented to the City.

Expected Results. Increased capacity to serve homeless persons and creation of housing opportunities to return homeless persons to permanent housing

GOAL 4.0: TO ENSURE EQUAL HOUSING OPPORTUNITY

POLICIES

Policy 4.01: The City will continue to contribute to provide information and referral to individuals with fair housing complaints.

PROGRAMS

PROGRAM 4.01: Fair Housing Program

Description. The City will continue its present information and referral service. The City will provide published information from state and federal agencies which investigate housing discrimination complaints. The City will also assist individuals with complaints in contacting the appropriate agency and filing a complaint.

Administration/Funding. The Community Development Department will disseminate information on fair housing laws and assist individuals in filing complaints.

Timeframe. Current and ongoing.

Expected Results. Resolution or referral of fair housing complaints.

GOAL 5.0: TO PROMOTE ENERGY CONSERVATION

POLICIES

Policy 5.01: Continue to implement state energy-efficient standards.

Policy 5.02: Include energy conservation guidelines as part of the development standards for the specific plan area.

Policy 5.03: Provide weatherization assistance to low-income households.

PROGRAMS

PROGRAM 5.01: Implement State Energy Conservation Standards.

Description. The State of California has adopted a number of energy conservation requirements for residential dwelling units. These conservation standards apply to all newly constructed dwelling units and additions to existing dwelling units. Conservation requirements address insulation; the amount and orientation of glazing; shading by landscaping, mechanical, and architectural devices; heating and cooling system efficiency; the amount and placement of thermal mass (materials that absorb heat during the daytime and release heat at night); and other aspects of building energy efficiency.

Applicants for building permits must show compliance with the state's energy conservation requirements at the time building plans are submitted.

Administration/Funding. The City Building Department is responsible for implementing the state's energy conservation standards. This includes the checking of building plans and other written documentation showing compliance and the inspection of construction to ensure that dwelling units are constructed according to those plans. The cost of enforcement is paid for from fees paid at the time plans are submitted.

Timeframe. Current and on-going

Expected Results. Checking of all building plans for compliance with state energy conservation requirements. Increase in energy efficiency will save an unspecified amount of energy and natural resources.

PROGRAM 5.02: Site Development Standards

Description. The state energy conservation requirements address energy conservation in the construction of dwelling units. Additional energy conservation can be obtained from development patterns which encourage conservation.

The City will require subdivision maps, to the extent feasible, to orient lots for passive energy conservation.

Administration/Funding. Community Development Department.

Time Frame. To be implemented at the time of review of tentative maps submittal.

Expected Results. Improved energy conservation in new residential developments. Energy savings cannot be estimated at this time.

PROGRAM 5.03: Energy Conservation Assistance for Low-Income Households

Description. Substantial energy conservation, and reduced utility payments, can be realized from weatherizing and insulating older dwelling units. Many low-income households and owners of rental units lack the financial resources, however, to undertake such home improvements. There are several programs that can provide financial assistance to low-income homeowners and rental unit owners whose tenants are low income: Community Development Block Grant Program, California Housing Rehabilitation Program, Pacific Gas & Electric, and Special Circumstances Grants (specified homeowners on Social Security only).

Administration/Funding. The Community Development Department will include weatherization and energy conservation as eligible activities under CDBG and CHRP programs which it administers. The Agency will provide information and refer eligible property owners to other programs.

Time Frame. Current and on-going.

Expected Results. Weatherization and insulation of 25 dwelling units between 1992 and 1997.

GOAL 6.0: TO PROMOTE THE PRESERVATION OF HISTORIC RESIDENCES

POLICY

Policy 6.01. The City will encourage the preservation of residential buildings with historic or architectural value.

PROGRAM 6.01: Document Historic Resources

Description: The City will maintain a list of residential structures that are of historic or architectural value. The list will be compiled from information provided by the National Register for Historic Places, the State Office of Historic Preservation, and community organizations.

Administration/Funding: The list of significant residential buildings will be maintained by the Community Development Department.

Time Frame: Current and on-going. Update annually.

Expected Results: Maintenance of city-wide list of historic residences.

PROGRAM 6.02: Preservation of Historic Residences

Description: To preserve historically and architecturally significant buildings, the City will undertake the following actions:

- * When considering development or rehabilitation activities, the City will evaluate the potential impact of such activities on historic properties. Higher priority in funding decisions will be given to eligible projects whose objectives include the preservation of properties identified as historic by a federal, state, or local agency.
- * The City will continue to designate certain areas as historic districts and closely regulate development activities within those districts.
- * Property owners who wish to alter or convert historic structures will be required to follow state historic preservation guidelines. The demolition of such structures will not be allowed unless the property owner has first offered the property for sale to a public or private organization to preserve the property, and there has been no willing buyer; or, unless the property represents an immediate threat to public health and safety.
- * In public meetings and hearings on proposed activities involving the use of public funds for development or rehabilitation, the City will invite the public to comment on the potential impact of such activities on historically significant sites. Notices of such meeting and hearings will include language inviting such public comment.

The City may exempt property owners from specific historic preservation requirements, to the extent it has the authority to do so, if there is not reasonable economic alternative to the alteration or addition.

Administration/Funding: The Community Development Department will review applications.

Time Frame: Adopt historic preservation requirements by December 1995. Implement thereafter as part of the City's permit process.

Expected Results: Preservation of residential buildings with historic or architectural value.

